

MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 2, 1925

Number 2189

LISTENING IN

There is something in life that is calling to me
Which I hear as I listen alone
On my pillow at night; though no face I can see
There's a voice that I get, and its tone
Is as clear and as true as I heard when a boy
When my Mother would call: "Are you coming, my Joy?"
Meaning me in those days now agone.

And this voice is not hers, yet I know were she near
By my side at this hour of the night
She would place to my cheek her obedient ear—
Oh how oft in the dark it was light—
With my hand in her own I would wait for the word
And complete explanation of all that she heard
Then interpreted ever a-right.

There above all the din and the echoes of day
Fell a full benediction of love
When my lips followed hers as she taught me to say—
"Now I lay me" to Some One above;
So this voice of the night must be Mother's, I know
And she prays with me yet till the years long ago
Give me back all their rich treasure-trove.

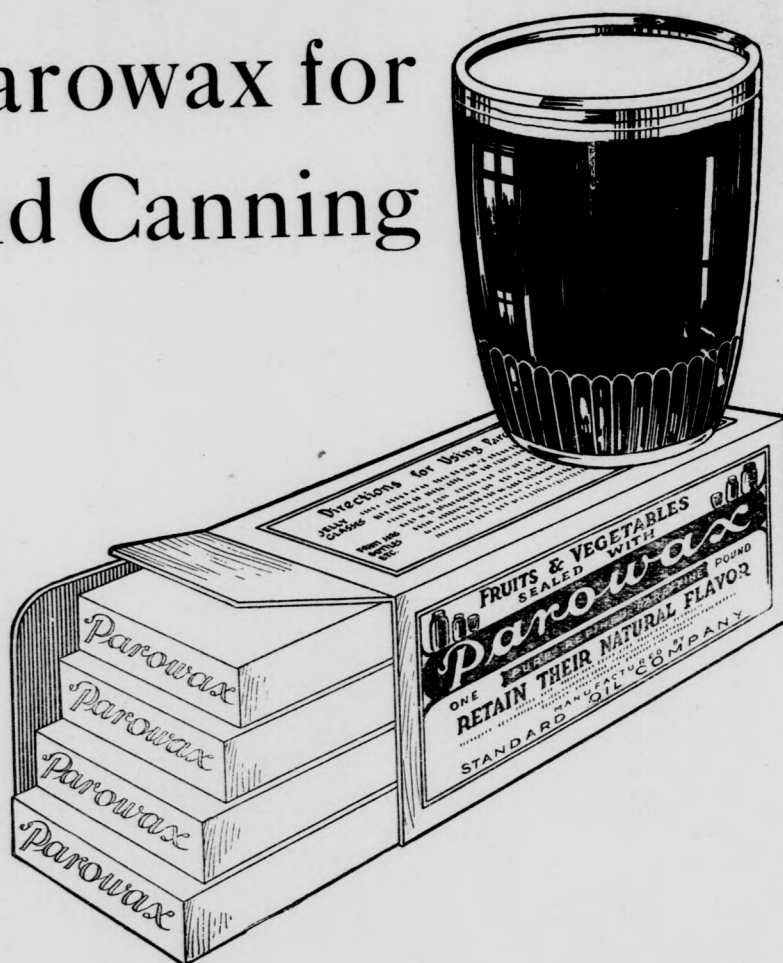
Charles A. Heath

Public Reference Library,
Library St.

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.

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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.

Subscription Price.

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in advance.

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payable invariably in advance.

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Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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

THE BOYS IN BLUE.

They are still the "boys in blue," those surviving comrades of the Grand Army, as they gathered in Grand Rapids this week for their annual encampment, sixty years after peace was signed at that Appomattox farmhouse, following the last gallant attempt of the army of Northern Virginia to extricate itself from the net Grant had woven about it. The peace concluded the most terrible conflict in which the United States has ever engaged, for the country entered the kaiser's war so late that it endured only a fraction of the sorrow and disaster it endured from '61 to '65.

The boys in blue! They were boys then, when they marched Southward from city, town and lonely farm. The Northern armies contained 850,000 soldiers who were under eighteen at the time of enlistment, and 2,000,000 who were under twenty-two. The Civil War was won—and lost—by boys. It is difficult to realize this fact as the aged veterans representing many states, gray and feeble, hobble along with canes or with the aid of Boy Scouts.

Americans still honor them. A multitude of flags, banners and bunting wave from buildings as they pass in their slow parade; the most highly placed in the land uncover as the old men march with the spirit if not the youthful vigor of '61; cheering thousands applaud them, though now and then the cheers are tempered by subdued exclamations that this really Grand Army is being swept down so fast by the ruthless scythe of Time.

Inspired by the great review of the Union armies following the close of the Civil War, Bret Harte wrote a poem in which he described a vision in which he saw above the martial ranks of the living a host of the dead:

The martyred heroes of Malvern Hill,
Of Gettysburg and Chancellorsville.

They, the living and the dead, pre-

served the Federation of States, but at what gigantic cost!

VANISHING RADIO MESSAGES.

Secretary Wilbur's official announcement concerning the "radio roof" of the world must be very nearly unique in the history of science. When before has confirmation of a fundamental scientific theory been made public in a Governmental document?

Experiments and investigations conducted by the naval research laboratory at Bellevue, D. C., in association with the Carnegie Institution of Washington, have definitely settled two points which practical progress in radio transmission will turn from now on. One is that there is a "ceiling" or "layer" about 100 miles above the earth which radio waves hit and from which they are deflected back to earth. The other is that there are two waves in transmission, a horizontal wave which travels along the earth's surface until it slides off into the ether and a vertical one which shoots upward until it hits the "ceiling" and starts bounding down and up until it goes around the earth.

This picturesque theory is of immense importance to the radio world. It explains, for instance, why a "message" is capable of being received a distance of fifty miles, then "vanishes" for several hundred miles farther, where it again is received: it has left the earth in this "skip distance" and been deflected back. As these distances can be calculated, it becomes possible to communicate with any given point.

A DIFFERENT SPIRIT.

Under the Harding Administration there was much activity against alleged violators of the anti-trust laws. Attorney General Daugherty made a great play in this direction, although his efforts were often unsuccessful. The decision of the United States Supreme Court in the case of the Hardwood Lumber Association gave him, however, the opportunity to hamper the work of trade bodies. Under his construction such organizations were declared to be forbidden to collect and distribute to members data of production, quantities on hand and prices obtained. The interpretation put a stop to the operation of a number of trade associations and was followed by appeals for a modification. They offered to submit certain practices for approval or the reverse, but were informed that the department would not undertake to pass on them. It would only prosecute them if they violated the law. With the new dispensation at Washington there appears to be a different spirit. This was shown first in the resolve of the Federal Trade Commission not to give heed to at-

tempts at invoking the Clayton act unless a public interest was involved and not to make public the names of concerns accused until after the latter had had a chance to be heard in defense. A step further in the same direction has just been taken by Attorney General Sargent, who has professed his willingness to hear from representatives of companies or associations what they purpose doing, with the understanding that he will advise them of what may be illegal. This will not give them immunity from prosecution if they really offend against the law but will reassure them somewhat while engaged in legitimate functions.

DRY GOODS CONDITIONS.

A fairly steady stream of small orders is going into the primary markets at present. Some of the goods called for will show up on the retail counters for the fall season, while others are designed for consumer purchases in the spring. There is no longer the line of demarcation between the seasons which there used to be, the main purpose everywhere being to shorten the period between buying and resale so as to quicken turnover and reduce the quantity of stock carried. This disposition is most in evidence where prices are high or have been advanced, but it is not confined to such instances. Buyers in general are inclined to look for lower price levels than are prevailing, whether conditions justify it or not, and most of them feel that they will not be prejudiced by deferring the bulk of their purchases to the last moment. This attitude is not due to any lack of confidence in the business outlook or the prospects for the coming season. Each successive week's disclosures of general conditions, in fact, add to the conviction that the general public is in a position to buy what it needs and is in a buying mood. Its particular bent, however, is not so clear, and there will remain some doubt until its reaction is shown to early offerings. To force the hand of buyers is not feasible in most instances. It has been done, however, repeatedly with regard to floor coverings by means of an auction sale.

HENRY'S SYNTHETIC COW.

Having roamed at large over many fields of financial and political speculation and adventure, Henry Ford has now arrived plump up against the farmer and his problems. In a current farm journal he approaches this great field by first venting his opinion on the cow. It is interesting to know what a manufacturing wizard thinks about the farmer's most helpful domestic animal, only less interesting than the question why Mr. Ford at-

tacks the cow as the farmer's greatest handicap. For that is the way Mr. Ford leads off. He would abolish the cow. She is an inefficient creature. The farmer spends more time on the cow than she is worth to him. "One of the reasons I keep a farm with 150 head of cows is to prove that they are wrong," he says. Cow's milk isn't much use anyhow, he thinks; synthetic milk will soon drive it out of the market—and synthetic milk can be manufactured. Maybe Mr. Ford is right. The farmers will not quarrel with his statement that cows make a lot of trouble. Meanwhile, is Mr. Ford inventing a synthetic cow to give the synthetic milk?

After all, the White House is not to be much changed by autumn. The architects, interior decorators and antique sharps fought a wordy war through most of the spring, but it seems to have been an empty conflict. The carpenters and decorators have been busy all summer in the White House, and reliable accounts have it that, except for repairs, new paint and a general cleaning, Number 1600 Pennsylvania avenue, Washington, D. C., is about what it has been for a generation. Anyway, not much of a change can be worked with a \$50,000 appropriation toward getting rid of the Empire pieces and turning the White House into a Colonial mansion. Not that it matters much. These United States were not worrying much about the decorators' war. Nor were the Coolidges. There is a tradition, also, that changes in White House decorations and furniture are bad luck for the President in whose term they are made. If so, the man who has been called the luckiest in public life has avoided it.

President Von Hindenburg hopes for American confidence in Germany. In a message to American business men he predicts continued stable conditions and is gratified to hear American business is taking a deep interest in Germany. The way for Germany to win American confidence is very simple. Germany can have it if and when she wins and deserves it. The way to win American confidence is to accept the verdict of the war conceived and waged by the kaiser as final and to end all dreamings of revenge. To deserve American confidence Germany must keep her engagements, accept the penalties laid upon her by an outraged world and, so far as she is able, undo the wrongs she did and repair the damage done.

Don't be too long getting to the point with customers. They will be tired out before they are convinced.

Canadian Co-operative Company Earns 2.48% on Merchandise Sales.

Written for the Tradesman.

While in England last summer, I learned that co-operative companies pay no income taxes. This was protested by English grocers, but when I talked with a co-operative shareholder in Edinburgh, he contended this was just, "because," said he, "we make no profit whatever, properly so-called. Our income is simply what we save on purchases. Surely we should not be penalized for thrift!"

We shall not argue that point now. Probably I shall refer to it another time. What I seek to bring out at this time is this: Co-operatives are organized primarily to cut the cost of handling merchandise. Hence a very modest profit earned on merchandising operations may reflect unusually able management. This letter explains itself.

"I send you statement of the company of which I am manager at close of a year's business, with the hope that you may point out defects and make suggestions for increased success. This is a co-operative joint stock company of 100, mostly farmers, in a small village twenty-five miles from the nearest town, ten other stores within a ten mile radius, was incorporated in 1913 and went behind \$500 in 1921, due to loss of \$1150 on apples that year. We give discount of 3 per cent. to shareholders on cash purchases, 2 per cent. thirty days. Have written off about \$400 bad debts since the start and have \$800 on books now which is very doubtful." Enclosed is the following statement:

Profit on 4172 barrels apples	-----	\$ 333.70
Dividends on stock of Fruit Co.	-----	24.00
Merchandise sales	-----	\$53,652.09
Less returned goods	-----	833.51
		\$54,485.60
Stock on hand		
May 1, 1924	3,314.34	
Purchases	49,593.54	
Cost of merchandise handled	52,907.78	
Stock on hand		
May 30, 1925	4,032.64	48,875.14
Gross margin over cost	-----	\$5,610.46
Manager's salary	-----	\$1,200.00
Auditors, directors	-----	104.00
Wages	-----	546.71
Members' discounts	-----	222.57
Interest on loans	-----	509.57
Taxes, insurance	-----	371.05
Advertising	-----	96.45
Trucking	-----	64.93
Revenue stamps	-----	35.08
Postage, stationery, phone	-----	129.27
Painting and repairs	-----	129.34
Fuel	-----	22.22
Siding charges	-----	19.00
Sundry charges	-----	21.18
		\$3,471.37
Depreciation real estate	-----	245.00
Same on fixtures	-----	46.00
Reserve for bad debts	-----	286.26
		559.26
		\$4,030.63
		\$1,579.83
Total net profit for year	-----	\$1,937.53

Fifty per cent. of our sales are for cash. Capital stock, authorized, \$6,000; subscribed, \$5,100; paid up, \$4,910. Credit accounts under ten dollars, 100; ten to twenty-five, 68; twenty-five to fifty, 42; fifty to one hundred, 17; over one hundred, 12. Lines handled, groceries, hardware, flour and feed.

A complete financial statement is also sent, from which I learn that net tangible assets were \$9,648.69.

I never see one of these statements without wondering where those organizations get men to run them who

know their business so well in such intimate detail as this manager does for such meager salaries. Why, grocery clerks in fairly well populated centers, men who simply wait on trade and do routine work about the shop, who carry not a whit of responsibility and who can leave at closing time as carefree as the lark, whistling "I should worry," are paid more than that. How do they do it,

And this manager does know his business. Simply glance over the kind of information he is able to give and you will agree that he has his affairs at his finger's ends and knows pretty much where he is going. Let any grocer look over these details and ask himself how many such points he knows about his own business. Business introspection is a most revealing thing to most of us.

It does not look as if much could be made out of handling apples on this plan—nearly 4200 barrels being turned for \$33.70. That figures just eight cents per barrel. But here probably is a wheel within a wheel, the apples being the property of the members, hence actual profit, above cost of handling, being of secondary consideration. Yet we have the loss of \$1150 one year, which looks as if the apples were handled as merchandise. So evidently the margin is close.

Notwithstanding that, also notwithstanding gross earnings of only a trifle over 10 per cent. on sales; despite the fact that capital has been limited, this company now has net tangible assets of nearly twice the original capital, although discounts have been allowed in such liberal percentage to members. The profit of last year, over 2.48 per cent. on sales, would be creditable earnings for any private grocery trader or general merchant.

Judging from the wages of less than \$550, the manager not only manages, but does all the work. Of course, wages in small, outlying settlements are low and \$10 per week will hire considerable man power. Even so, the sales of over \$1,000 per week have been handled with remarkable economy.

I am not at all sure that I can make suggestions which will be useful in this case, but I find among the liabilities two items of accounts and bills payable of more than \$6,000. There are, it is true, accounts receivable against this of nearly \$7,800. But I am strongly set against the owing of bills. Certainly it never looks good to me when a concern owes more than the total value of its stock in trade—and here the indebtedness is 50 per cent. more.

I should say that any bunch of 100 farmers who have had demonstrated to themselves the success of a venture which they have financed on a scale so niggardly as they have this one should now be ready to forego discounts altogether until the concern could get out of debt.

There is, as I have stated, a substantial showing of net tangible assets—an extremely creditable showing. Now let the shareholders loosen up a trifle and let the debt be cleared off. Nor would there be any hardship in

this to anybody; for elimination of debt would also eliminate over \$500 in annual interest charges.

The losses from bad debts are remarkably low. Even assuming a total of \$1200 from the beginning; also assuming that \$50,000 a year has been the average business done, here is a loss equivalent to one-fifth of one per cent. It will be observed, also, that the reserve for bad debts, written right into this year's expense burdens, is a full half of one per cent.

Care and conservatism is also manifested in the reserve for depreciation on real estate, while yet the item of painting and repairs runs into expenses just the same. Consider that almost any real estate enhances in value faster than its improvements deteriorate and this conservatism will be more than fully appreciated.

A final thought is that the outstanding accounts should be reduced. It is true that this company is owned by its customers. It is true that farmers have special credit needs, but there is greater danger in making special concessions to interested parties. This is well understood by bankers and other financiers who do not loan money on their own capital stock. Concessions of that character are mighty apt to get beyond bounds, cause serious trouble, as well as embarrassment for officials.

Farmers who need extended credit should always be sent to their bankers. If they are good risks, the banks will extend required credit. If they are not good risks, this co-operative company cannot afford to carry them. This is another point well understood by successful co-operative wholesalers. It is the rule with the Girard Grocer Co. and the Frankford Grocer Co., for example, that members may buy on credit to the extent of the investment they each have in the company; but not a cent more. This holds, regardless of the financial standing of any member.

If that is good business where the assets are so accessible as they are in an established business, why is it not sound practice in the case of individual farmers? This I regard as one solid recommendation. Paul Findlay.

Michigan State Normal College

Opened in 1852

Educational Plant

Campus of one hundred acres. Ten buildings with modern equipment.

Training School, including Elementary and High School Departments.

Certificates and Degrees

Life Certificate on completion of Two and Three Years' Curricula. A. B. and B. S. (In Education) Degrees on completion of Four Years' Curriculum.

Special Curricula

Home Economics, Kindergarten, Physical Education, Public School Music, Music and Drawing, Drawing and Manual Arts, Commercial, Rural, Agriculture, Special Education.

Normal College Conservatory of Music offers courses in Voice, Piano, Organ and Violin.

Fall Term Begins, September 22, 1925.

Write for bulletin.

C. P. Steimle, Registrar
Ypsilanti Michigan

Bottle G ^{PRESSED} R _{STEEL} Capper



WILL CAP ANY SIZE BOTTLE.

Made in one small compact size.

Strong and simple in construction and light in weight.

A FAVORITE MACHINE WITH THE HOUSEWIFE BECAUSE OF ITS ACCURATE CAPPING AND EASE OF OPERATION.

OPERATES ON THE WALL OR IN THE HANDS. QUICKLY DETACHABLE FROM WALL.

Packed 1 dozen Cappers to a carton. \$12.00 per Doz. F. O. B. Grand Rapids.

Mail your order for a dozen today.

Grand Rapids Wire Products Co.
Grand Rapids, Michigan

MARDI GRAS CARNIVAL

RAMONA PARK, SEPT. 2 3, 4, 5 and LABOR DAY

The Biggest Joy Event of the Season!

Five Nights of Unrestrained Mirth and Happiness.

CHEVROLET COACH WILL BE GIVEN AWAY! \$45.00 IN GOLD AWARDED NIGHTLY AS PRIZES!

DON'T MISS THE BEAUTIFUL FIREWORKS DISPLAYS!

THRILLING NIGHT BALLOON ASCENSION ILLUMINATED WITH POWERFUL SEARCHLIGHTS

Prizes for Best Fancy and Most Comical Costumes

Will Be Awarded Nightly

(People in Costume Half Fare on All Amusement Devices, Also Fun House, Except on Labor Day.)

Come and See and Enjoy the Celebrated Clown Band!

Thousands of Colored Lights Will Transform Ramona Park Into the Most Attractive Fun Spot in Western Michigan

Special Dance Programs at Ramona Gardens

Come on Out, Join the Happy Throngs! Be Young Again!

Danger in Indiscriminate Spraying and Bird Destruction.

Grandville, Sept. 1—"Sprayed fruit makes 2,000 ill."

Such is the startling headline in the news column of the daily press.

Down in New Jersey this happened, but it is likely to happen anywhere in this country and at any time. Poison sprays are being used in almost every orchard. What is more likely than that some of this spray may cling for a considerable time to the outside of the fruit which we eat?

I do not wish to sound any false alarm, since there are enough enemies to health without conjuring up any from the imagination, but is it not reasonable to suppose that fruit and even vegetables which have been sprayed with a poison sufficiently strong to kill insects may have a dangerous effect on the ones who consume these products?

One doctor has treated five hundred victims of a disease called "Devil's gripe," which is laid to eating unwashed fruit which has been sprayed to combat the Japanese beetle, one of the latest additions to our long list of fruit assailing insects, and which, like so many native bugs, has come to a land which has killed off its bug-eating birds to make a sportsman's holiday.

There you are giving us more of this bird stuff!

That is just what I am doing, and just what I shall continue to do so long as a law remains on a statute book condemning any species of the feathered world to destruction.

Birds everywhere is what we need to combat bugs, beetles, worms, lice and a long list of enemies to our orchards and gardens. How much safer one feels to know that myriads of birds are eliminating these pests, rather than the poison sprays of the chemist.

New insects are coming all the time.

New sorts of spray are being devised day by day to take the place of the birds which once were so plentiful and so useful.

Which do you prefer, the hiss and sizzle of the spray nozzle or the jubilant songs of happy birds?

We can have them both, says one. Not so, however. Birds cannot exist where poisons are indiscriminately spread, nor where the guns and traps of sportsmen lead the way.

It is really painful to go out in the fields with God and note the solemn silence which reigns where once the twitter and song of birds filled the air. He who hath no music in his soul, says the wise one of old, is fit for treason, stratagem and spoils. How much more forcibly does this apply to the hater of our bird life.

When danger threatens human life it may be possible to rouse men and women to the serious nature of conditions to-day existing in our land. Self preservation is the first law of nature, which feeling must be aroused if we would put a stop to the bird slaughter which is going on around us all the time.

It is painful to note the scarcity of birds this year.

Comparing now with only one year ago, the fact cannot be denied that there has been a startling falling off in our feathered population. If this is so plainly evident within one year's time, what may we expect within another five years?

New insects to harass the orchard, new diseases to lay human life low, an almost complete destruction of bird life, the slashing down of forests, which bring fire and drought to the land—is it not high time the American man sat up and took notice?

Persons who love flowers usually have a soft spot in their hearts for the birds. When we sing "Nearer My God to Thee" how can we forget God's birds which are being surely and systematically wiped out of existence?

Two thousand persons poisoned at

one clip from consuming fruit which had not been washed! Isn't that warning enough as to the dangers of poison sprays used indiscriminately throughout the rural districts? How much longer are we to sit idly by and see the insects increase by the million and not even attempt to stay the hand of bird slaughterer?

Doubtless this latest case of poisoning will warn people to wash their fruit before eating; nevertheless it is not a pleasant thought to know that every apple, pear, peach or plum which comes into market for human consumption has had its coat of poison spray. Such poisons kill the insects, and now and then, as an emphasis as to its quality, kill a human.

Half a century ago we knew nothing of these sprays. We did not need them in our orchards or gardens. Why? Because of the fact that the Great Creator of the Universe had provided myriads of birds to look after these insects which to-day make the orchardist's life miserable and add many hard days' work to the original duties of a grower.

Let us think on these things.

Is it not far better to cultivate bird life than to brew poisons which endanger human life? There is no disguising the fact that something must be done, and that very soon, if we would bring back the fruitful days of the past to farms and orchards.

Not only this, but unless bird destruction ceases, it will be only a question of a very short time when human existence in the land will be in more deadly peril than it has been since the earth first began its orbit around the sun. What say? Shall we save the birds and the people or kill both with our unlimited and careless spraying? Old Timer.

Looking After the Pennies.

Writing to his son on the subject of education the Earl of Chesterfield quoted a penurious fellow as saying: "Take care of the pence; for the pounds will take care of themselves." In American terms this idea is expressed in pennies and dollars. A popular belief that pennies are no longer "pinched" in this country is shaken by some statistics brought out at postal rate hearings recently held.

A new rate of postage advertises itself at every postoffice in the land. It would not seem that a rise expressed in pennies would check the public in its posting. But at the hearing the results of two raises—one cent extra postage on souvenir postcards, and the shift on private mailings of newspapers and magazines from one cent for four ounces to two cents for two ounces—were shown to be remarkable. The Government charge, doubled in the first instance, and quadrupled in the last, has been resented by the people.

In evidence of this, manufacturers of souvenir postcards testified that the cumulative effect has been a decrease of from 25 to 50 per cent. in the volume of their business. The quadruple advance on privately posted newspapers and magazines has all but driven this class of mail matter out of the pouches. Better evidence that the American people are looking after their pennies could not be gathered. In many instances it has not been so much a care for the pennies as resentment at what the people have regarded as an excessive increase in the prices charged by the greatest of government monopolies.

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

The Prompt Shippers

Thousands of Retailers say

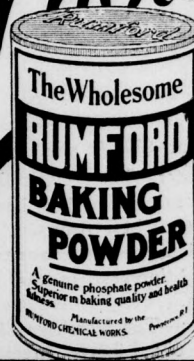


Deserve the Popularity They Enjoy

The Ohio Match Sales Co.

WADSWORTH, OHIO

Wholesome

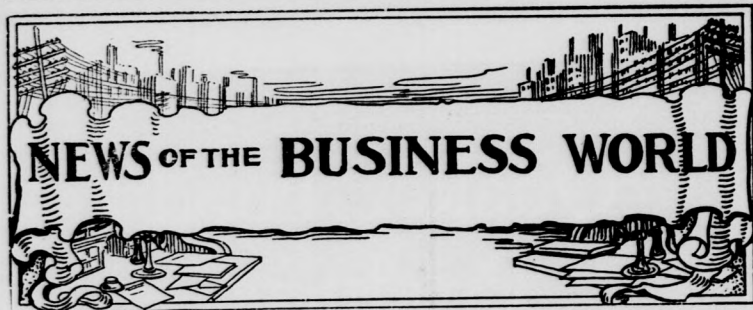


THE FACT that Rumford's is wholesome and a perfect leavener, too, makes every one, to whom you recommend it, a satisfied customer. And you will surely be pleased with the big profits in it for you.

RUMFORD CHEMICAL WORKS, Providence, R. I.

Rumford

THE WHOLESOME BAKING POWDER



Movements of Merchants.

Manchester—Jacob Glatz has purchased the Cozy Inn restaurant and cigar stand, of Mrs. George Miller.

Detroit—The Petty & Stommel Hardware Co., 13114 Mack avenue, has changed its name to the Petty Hardware Co.

Howard City—M. F. Butler is remodeling the interior of his store, adding more shelving to care for the shoe stock he has added to his grocery stock.

Detroit—The Tedd Auto Sales, 7439 East Jefferson avenue, has been incorporated with an authorized capital stock of \$18,000, all of which has been subscribed and paid in cash.

Wayland—Mrs. Eisenlohr has opened her new Doll House Inn on South Main street. Everything is modern and complete in every detail and most attractive.

Detroit—The American Junk Co., 928 Adelaid street, has been incorporated with an authorized capital stock of \$5,000, of which amount \$2,250 has been subscribed and paid in cash.

Reed City—Mrs. Clara M. Carrow has sold a half interest in her furniture and undertaking business to John E. Ryan, recently of Big Rapids and the business will be continued under the style of Carrow & Ryan.

Jackson—The Jackson Arch Preserver Shoe Shop has been incorporated to conduct a retail shoe and hosiery business with an authorized capital stock of \$10,000, all of which has been subscribed and paid in cash.

Ludington—Mrs. Mertice Jefferson has remodeled and redecored the store at 205 South James street and installed a complete stock of women's ready-to-wear garments and millinery which she will conduct under her own name.

Saginaw—The Pray Radio Supply, Inc., 127 South Washington avenue, has been incorporated to deal in radio apparatus and parts, with an authorized capital stock of \$10,000, all of which has been subscribed and \$3,000 paid in cash.

Detroit—The Furney-Sherwin Co., 5-269 General Motors building, has been incorporated to deal in lumber, steel and machine products, with an authorized capital stock of \$15,000, \$7,500 of which has been subscribed and paid in property.

Custer—William and Hale Slagle have formed a copartnership and purchased the store building, store fixtures and grocery and meat stock of Carl Miller. They will take possession Sept. 1 and conduct the business under the style of Slagle Bros.

Grand Rapids—The Mastermold

Shoe Store, Inc., Industrial Bank building, has been incorporated to deal in footwear at retail with an authorized capital stock of \$10,000 of which amount \$6,000 has been subscribed and \$3,000 paid in cash.

Lansing—Clifford J. Page, who sold his interest four years ago in the shoe stock of Page & Harryman, has leased a store at Washtenaw street and Washington avenue and will occupy it with a stock of shoes and shoe findings under the style of Page's Washtenaw Shoe Store.

Muskegon—Nelson, Olson & Nelson, Inc., 501 West Western avenue, has been incorporated to deal in new and used autos, accessories, supplies and parts, with an authorized capital stock of \$50,000, of which amount \$38,600 has been subscribed, \$2,958.94 paid in cash and \$35,641.06 in property.

Menominee—The Prescott Co. has received orders for fourteen oil pipe line pumps, four being purchased by the Andian National Corporation, Ltd., Toronto, Canada, for shipment to Cartagena, Columbia, South America. The pumps, weighing 100,000 pounds each and having 500 horsepower, will have a daily capacity of 60,000 barrels of oil.

Caro—The W. N. Clark Co. will erect a building here next year for the canning of string beans. The building will be two stories, 80 by 200 feet. It is expected 20,000 cases will be packed by the company this year, a gain over last year. From now until fall the packing of sweet corn, lima beans, table beets, pumpkin and squash will keep the plant busy.

Manufacturing Matters.

Saginaw—The Saginaw Handle Co. has increased its capital stock from \$10,000 to \$50,000 and 27,500 shares no par value.

Lansing—With the completion of a factory unit now under construction, the Lindell Drop Forge Co. will expand its forgings' department.

Jackson—The Jackson Motor Shaft Co. has let a contract for construction of a \$25,000 addition to the plant. Contracts for equipment to cost \$175,000 have also been let.

Ann Arbor—The Buhr Machine Tool Co., has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$12,500 paid in cash.

Coldwater—The Champion Brass Manufacturing Co. has been sold to August C. Visel, Bronson. The new owner plans several changes including a marked increase in the number of workmen.

Jackson—The Northern Manufacturing Co., 601 Liberty street, has been

incorporated with an authorized capital stock of 10,000 shares at \$1 per share, of which amount \$8,500 has been subscribed and paid in cash.

Houghton—The Hamar-Quandt Co. has been incorporated to manufacture and sell lumber and other forest products, with an authorized capital stock of \$20,000, \$15,000 of which has been subscribed and paid in cash.

Muskegon—The Muskegon Motor Specialties Co., 42 North Terrace street, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000 preferred and 10,000 shares at \$10 per share, \$150,000 has been subscribed and paid in property.

Detroit—The Advance Industries, Inc., 407 East Fort street, has been incorporated to manufacture and sell shock absorbing wheels, measuring instruments, etc., with an authorized capital stock of \$25,000, \$2,020 of which has been subscribed and paid in, \$1,020 in cash and \$1,000 in property.

Detroit—The Watters-Pierce Co., 2110 Park avenue, has been incorporated to manufacture and sell women's garments and associated articles, with an authorized capital stock of \$20,000 preferred and 6,000 shares at \$1 per share, of which amount \$13,500 has been subscribed and \$1,350 paid in cash.

Bay City—The work of rebuilding the wood shops of the Defoe Boat & Motor Works, recently destroyed by fire, is progressing rapidly. Over 400 men are now employed at the plant, about 100 less than at time of the fire, but it is expected that the normal crew of 500 will be back at work shortly. The work on the steel boats being built for the Government is progressing very satisfactorily.

Pontiac—Production is under way at the new factory of the American Standard Tool Works, Inc. Twenty machines are running, and others will be installed immediately. Ground was broken for this factory June 30, and now it stands practically complete. The factory is located just to the left of the Dixie Highway, about three miles out of the city. New machinery to supplement the equipment already on hand is on the way. This new machinery alone represents an investment of about \$30,000.

Confident on Men's Half Hose.

A substantial business is reported to have been placed for men's fancy half hose by five and ten cent chain stores. It has been reasoned that once this merchandise was retailed at so low a figure, it would mark the end of the vogue for novelty half hose as a class. The argument was that the better dresser would not wear these hose because goods resembling the better styled merchandise would be available so cheaply. This view, however, is not shared by some of the important hosiery sellers. They do not believe that there is anything in the way of a heavy Spring volume of business in these fancies. There is enough difference between the better and cheaper versions to clearly separate them in consumers' minds.

Flares Balanced By Fans.

Flares which appear in the silhouette of many dresses for the Fall are said to presage a more widespread use of fans, which give balance to the general effect. Ostrich feathers are expected to be used in these fans and, to comply with the demand for a popular priced variety, manufacturers are bending their efforts to bringing out fans that require less labor and that can be more attractively priced. For young girls a two-stick fan is being offered, in which the border of the feather is white, while the center color is to match the shade of the frock exactly. For the young matron ostrich fans are being sold with rhinestones along the stems. Uncurled feathers are used for the most part, but the willowed or drooping effect is also utilized.

The "vacation" idea persists in the hard-coal fields. Men who have been working steadily for two years rather welcome a chance to loaf, visit, see a show, go fishing or hunting and get a look at the sunny upper world for a while. There is something of a holiday spirit in the anthracite country. This is edged and sharpened by the sense of an impending conflict. Nearly everybody has a little money laid away against the rainy day of the strike. Business men do not expect much falling off in trade for a while. The man who has been down in the dark for so long has a strong urge to enjoy himself for a time when a strike starts. It won't be so bad for two weeks, or a month, or even six weeks. But the pinch comes sooner or later. Six weeks hence, if the strike endures, the holiday spirit will be gone from the coal fields and men and women will begin looking forward with such courage as they can summon to a winter that will be at hand. There are drama and thrill in the strike conferences, ultimatums and walkout order. There is neither in the long, grim grind in which real strikes are lost or won.

There is not much point in emphasizing the "success" which has attended the Dawes reparation plan during its first year, which ends to-day. A man who puts a new lock on his door may be pleased that no burglar appears the next night. But he knows it was not the lock that kept burglars away. The Dawes plan went into effect one year ago. That was something of a triumph in international settlements. But matters were so arranged that no harm could come to it during the first year. Germany was to pay 1,000,000,000 gold marks. Four-fifths of this amount was lent to her out of hand, the other fifth to be made up by interest on railway bonds. Of course, Germany came up to scratch. It could scarcely have been otherwise. Germany managed to breathe during her breathing space. That is all. During the next three years the burden will be increased, but not much. It is in 1928, when she will begin to carry the full load, that difficulties may be expected. Success during that year and those following will be worth pointing to with pride.

Essential Features of the Grocery Staples.

Sugar—The market is stronger and higher. Local jobbers hold granulated at 6.35c.

Tea—The only thing which is at all weak in the market is the undergrades, which are being pressed for sales at concessions. The demand is not very heavy just now and this is also a factor. The better grades of tea are still firm, especially China greens, which are scarce. Japan greens are being bought to take the place of China greens and this has given the former much larger demand than it would otherwise have had. It is reported that Japanese tea growers intend from now on to make a very active effort to increase the demand for their teas in this country. Ceylons, Indias and Javas show no particular change for the week. The market is steady.

Coffee—The past week has been rather firm for Rio and Santos coffee, green and in a large way. There has been an active demand both for future and spot and the market is fractionally higher on most grades of Rio and Santos. One factor has been reported dry weather in Brazil. As to milds, there were several small fractional advances during the week, principally Columbia and Maracaibo. Washed Robusta and Mocha Harrar also advanced. Milds have shown so many advances lately that they are not able any longer to compete with Santos. The jobbing market on roasted coffee is about unchanged, demand fair.

Canned Fruits—California fruits on the spot are mostly taken in pick-up parcels to tide distributors over until their own contract goods arrive. Present quotations are high, as there is little in many varieties for immediate delivery, while replacements on the Coast are cheaper, although not now available here. The market on carry-over is bare in almost all lines. Pineapple is in summer jobbing demand, but buying for later wants is not heavy.

Canned Vegetables—Corn and tomatoes are weak and buying for future account is limited. From standard to extra standard canners are seeking business, as they face a big pack and the smaller packers need a steady revenue from current sales to enable them to continue their operations. Producing conditions have been favorable in most sections, except where early and late crops matured together, causing a glut which taxed the capacity of packers. Many tomato buyers are disgruntled with early contracts made above the basis prevailing to-day and they are not interested in additional contracts even to average down costs. Later outlets will be taken care of after canning is over. Some traders expect to cover in this way after they are able to inspect samples. While fancy peas are firm, other grades are dull to easy, according to the sieve, packer and variety. As there are numerous offerings, buyers see no reason to be in a hurry to buy ahead.

Dried Fruits—Peaches and apricots are sparingly offered as packers are not seeking business and buyers are not anxious to add to their present holdings at prevailing prices. Despite the inactivity there is a strong undercurrent

in both fruits, based principally upon the attitude of growers. The California Prune Association and independent packers are holding at opening, offering regular assortments, exclusive of 20s, with little buying for local account. While prunes have not become soft, they failed to register strength when packers tried to advance beyond opening. The distributing movement to the consumer is restricted, as fresh fruits are plentiful and cheap. The short crop of Oregon prunes gives that offering a degree of firmness which is not paralleled in California prunes, which are a more normal crop. The Northwest has firm ideas on 30s and 40s, particularly the former. Raisins resemble prunes as to the extent of buying interest for Coast old or new packs. Spot raisins are well reduced and there is no accumulation to cause weakness. Neither are traders overbought for prompt shipment from the Coast. They are comfortably protected and see no reason for disturbing prices. Currants are quiet on old crop now available for distribution.

Canned Fish—Opening prices on Alaska salmon are the next important event on the calendar. They are expected at any time. Indeed, several times last week it was rumored that the leading packers had come out with a price of \$3.50 on reds and \$1.45 on pinks. Those who circulated these reports even went so far as to say that there was free buying of reds, but that pinks were being confirmed or turned down on tentative contracts, depending upon the buyer. Opening prices, however, have not been named by the canners whose price basis determines the market, but they are due at any time. A range on reds anywhere between \$3.25 and \$3.50 is expected because that pack is short. It is not entirely down from Alaska and that is why canners have not so far named quotations. They are waiting to check up previous sales, their actual output and their remaining reserves. Pinks are uncertain and while possibly a normal pack it is hardly likely that \$1.25 pinks will be quoted as the differential under reds is too great. On the basis of the usual price difference, \$1.45 pinks are not out of line. Some reds were bought earlier in the season at \$2.50 and some pinks at \$1.25. If delivered in full these deals will prove good buys. Outside of salmon, fish shows no other leaders. Tuna is firm on the Coast in white meat packs as canners have no surplus. The spot movement is steady, but lacks snap. Shrimp is closely sold up. Sardines are selling in fair jobbing quantities.

Salt Fish—The only feature in mackerel during the past week has been a large catch of shore mackerel which has meant an increased supply of salted shore mackerel. It looks like a large quantity of shore mackerel this year and this is having a weakening effect upon the market. Norway and Irish mackerel remained unchanged; quiet demand.

Rice—Domestic rice was inactive all last week. The demand was entirely hand to mouth and as stocks are small no price fluctuations occurred. The advent of larger supplies of new crop keeps the distributing demand at a

minimum. Foreign rices are in broken assortment and while firm are also inactive.

Syrup and Molasses—There is a steady demand for good molasses suitable for the grocery trade, but most buyers are taking small lots, prices unchanged. Sugar syrup is moving steadily maintained prices. Compound syrup is in fair demand at unchanged prices.

Beans and Peas—No change has occurred in dried beans during the past week; the demand is very light and the market nominal. Dried peas are in the same condition.

Cheese—The demand during the week has been from moderate to slow and in consequence the price situation has been weak most of the time, but without any material declines.

Provisions—During the entire week the market for provisions, including all varieties of hog and beef products, has remained unchanged. The demand has been fair, with prices throughout just about steady.

Review of the Produce Market.

Apples—Duchess and Red Astrachan command 75c per bu.

Bananas—6½c per lb.

Beans—Michigan jobbers are quoting as follows:

C. H. Pea Beans	-----	\$ 4.60
Light Red Kidney	-----	10.00
Dark Red Kidney	-----	11.00
Brown Swede	-----	5.50

Beets—30c per doz. bunches; \$1 per bu.

Black Berries—\$4 per 16 qt. crate.

Butter—The market has been in a rather firm condition during the whole week, with advices rather strong from outside markets, receipts only moderate and a good demand for fine butter. Mediums and undergrades of butter have been quiet and unchanged. Local jobbers hold fresh creamery at 43c and prints at 45c. They pay 25c for packing stock.

Cabbage—\$1 per bu. for home grown.

California Fruits—Peaches, \$1.50 per box; Honey Dew Melons, \$3.25 per crate of 8s. Climax Plums, \$2.50 per 6 basket crate; Santa Rosa Plums, \$2.50 per 6 basket crate; Pears, \$4.25 per crate.

Carrots—Home grown, 25c per doz.

Cauliflower—\$2.25 per doz. heads.

Celery—40c for Jumbo and 55c for Extra Jumbo.

Cucumbers—\$1 per bu.

Eggs—There has been a scarcity during the entire week of fine eggs. Plenty of eggs are coming forward, but the percentage of fine stock is light and is picked up almost immediately upon arrival. Prices, however, have not changed during the past week. Local jobbers pay 30c for strictly fresh, handling candled at 33c.

Egg Plant—\$2 per doz.

Garlic—35c per string for Italian.

Grapes—Calif. Malagas, \$2.50 per crate.

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	-----	\$8.50
360 Red Ball	-----	7.50
300 Red Ball	-----	8.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s.	-----	\$5.00
Outdoor Grown leaf	-----	90c

Onions—Spanish, \$2.50 per crate of 50s or 72s; Michigan, \$3.50 per 100 lb. sack.

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

126	-----	\$9.50
150	-----	9.50
176	-----	9.50
200	-----	9.50
216	-----	9.50
252	-----	9.50
288	-----	9.25
344	-----	8.25

Red Ball, \$1 lower.

Osage Melons—Home grown are now in command of the market on the following basis:

Large crate	-----	\$1.75
Medium crate	-----	1.50

Hearts of Gold \$1.50 for standard crate.

Parsley—50c per doz. bunches for home grown.

Peaches—Elbertas command \$3.25 per bu.; Prolifics, \$3 per bu.

Pears—Bartlett, \$2.50 per bu.; Anjou, \$2.25 per bu.

Peas—Green, \$3 per bu.

Peppers—Green, 60c per doz.

Pickling Stock—Small white onions, \$1.50 per box, small cukes, 20c per 100. Plums—\$1 per bu. for Lombards; \$1.25 for Guis.

Potatoes—Home grown are now in ample supply at \$1 per bu.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	24c
Light fowls	-----	17c
Springers, 2 lb.	-----	24c
Broilers, 1½ lb. to 2 lb.	-----	20c

Radishes—15c per doz. bunches for home grown.

Spinach—\$1 per bu. for home grown.

Sweet Potatoes—Virginia Sweets, \$2.25 per hamper; \$6 per bbl.

Tomatoes—\$1.25 per bu.; 75c per ½ bu. Green, 25c per bu. less.

Veal Calves—Wilson & Co. pay as follows:

Fancy	-----	17@18c
Good	-----	16c
Medium	-----	14c
Poor	-----	12c

Water Melons—40@60c for Indiana stock.

Whortleberries—\$5 for 16 qt. crate.

Slicker Raincoats Moving Well.

The demand for the slicker type of raincoat continues a feature in the buying of this merchandise. Its vogue for school and college wear is unabated and retailers have been covering their requirements for this trade. The yellow slicker is still the outstanding kind, although considerable attention has lately been given to the production and sale of novelty raincoats. Colored rubber is being used for some of these coats, but the latest trend is toward fancy figured patterns. Among these are overplaid and floral all-over effects. Rain caps and umbrellas to match may be obtained.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Kalamazoo, Sept. 1.—A stranger put in an appearance last Saturday night and flim-flammed no less than five different business places in the town. The method used was as follows:

Stranger makes small purchase. Usually a cigar if in pool hall, handkerchief if at store, a valve cap if at garage. Hands over a folded bill or throws folded bill on counter in a careless manner. Usually this bill is found to be a perfectly good \$20 bill or more often a \$10 bill. Naturally clerk or merchant making the sale gives the proper change. If \$10 bill Mr. Petty-larceny-thief gets \$9.90 from the honest merchant. Usually \$5 bill and the balance silver. Mr. Petty-larceny-thief shows surprise, makes the remark, "Did I give you a ten?" Merchant goes to till to verify and shows ten for proof. Now the p-l-t has the merchant's confidence. Then shows merchant one dollar bill he thought he handed to merchant. Says he will give him the dollar bill and some of the silver, merchant gave him, as he did not want to carry so much silver. Merchant hands p-l-t the five for the one dollar bill and silver but petty-larceny-thief takes merchant's five and this one dollar bill and silver and says you might as well take all this change and give me a ten. If merchant does this, he is \$5 out.

The first man who tried this on me, I gave exactly five minutes to leave town. This was in 1919. Last fall a stranger bought 5 cents worth of candy and tried this gag. This year we have had three different ones work the town, but to my knowledge without success.

Now the reason I did not fall for this was because I had read in the Tradesman about this scheme, and I believe we should caution all merchants to guard against these petty-larceny-crooks, and to instruct all the help to be on guard against crooks of this kind. Especially watch any stranger who wants bills for silver.

From description of stranger who was here this fellow was here about two weeks ago, traveling East.

Theodore Heil.

The giving, or the cashing, of checks for strangers is taking a long chance. Many times threshermen and farmers will make out checks, using an ordinary pencil. The men will come to the town in the evening and buy goods for which they offer the checks. It is necessary to be in a position to cash such checks, although knowing the chance taken. In one case a forged check was used, but the bank at the time of taking the check did not ques-

tion the signature and stood the loss.

Five of Detroit's largest merchandise establishments have placed in effect, at the suggestion of the Better Business Bureau, and effective August 1, 1925, the correction system. When an advertising inaccuracy or mistake occurs, these five establishments will use 3 inches of display advertising space to announce that fact to the public and offer a refund on return of the merchandise. These corrections will contain no advertising matter, and no excuses to explain the inaccuracy will be in order. This move is made still further to increase consumer confidence in Detroit advertising and based upon a conviction of legitimate advertisers, that where an unintentional wrong is committed, the public has the right to know it and, by return of the merchandise, to be relieved from any possible financial loss or unfair dealing. This plan is in successful operation in a number of Bureau cities and will, at the suggestion of the Bureau, be gradually extended to the entire merchandise field in Detroit. With these large establishments pointing the way, the task should not be difficult.

Companies selling coin machines vending sandwiches and pie have arrived in Michigan. Two or three of these concerns are issuing circular matter and attempting to place machines. This latest financial craze started about a year ago, on the Pacific Coast, where small numbers of the machines were "pooled" and "lease owners" awarded their proportionate share of the earnings of the pool as dividends. Unfortunately, for the promoters, this plan violated the Corporate Securities Act of California. The following is quoted from a recent report of the Better Business Bureau of Oakland, California:

The first difficulty with this method of financing is the fact that it was designed to evade the Corporate Securities Act. Therefore, there is no check on the promoters. The fiscal agents can take out any amount they see fit as their commission for selling. This amount is usually very high and leaves an insufficient balance for the proper financing and maintenance of the service end of the business. When the service end of the business blows up, the investor is through.

To avoid legal complications the Michigan companies are selling these machines outright. The price varies

from \$125 to \$150—the right being reserved to the company to place the machine where it sees fit, or, as it explains it, where the machine has a chance to return big dividends.

Two cents per sandwich or per piece of pie is paid to the owner of the machine, and one concern pays an additional 1c, on each item, in case the owner furnishes a location for the device satisfactory to the company. As in the fox farm business, the Bureau contends that the public is interested, if at all, not in specific foxes or machines, but in dividends from them.

At best, the proposition is to be considered highly speculative, due to the fact that the saturation point in placing machines, has long since been reached in the West and one company in particular has moved to Michigan, not for the purpose of selling machines, ostensibly, but of placing them as the result of commitments executed on the Pacific Coast.

Two men who claim their names are Jensen and Joerns have been operating in Michigan recently in the interests of a publishing company in Denver, Colorado, known as Modern Life. We questioned the operations of these men, due to a complaint received early in July against one A. T. Healea, alleged representative of this same outfit. According to the complaint, Healea accepted a check for \$9.80 which he cashed immediately. This occurred in April, but up to July 1 the maker of the check had received nothing for his money. According to Healea he was to receive a map of the United States and an auto roads guide which were to accompany the subscription to Modern Life. We were informed by Modern Life that they do not offer premiums with their magazine where the solicitor collects the subscription price in full. We quote from their letter as follows: "The collection of \$9.80 was out of reason on the solicitor's part. We have had quite a bit of trouble with the solicitor who took this subscription and have been attempting to locate him for some time."

The Remington Oil Engine, Inc., is one of the many concerns which solicits subscriptions to its stock through the mail. We are informed that up to Aug. 28 the securities of this company were not qualified for issuance and sale within this State. Readers are

requested to forward any information on this subject which may come to their attention.

The Refrigerator Products Corp., 67 Wall street, New York, N. Y. professes to have a device which incorporates certain patented features permitting the employment of CO2 gas for artificial refrigeration purposes. We are advised that additional improvements have been made in this device and that the company will be in position to market their product in about sixty days.

We understand that this company is making an intensive drive in the State of Michigan. Accordingly, we are giving out this advance information for the benefit of those who may become interested.

About a year ago this company was being promoted by one S. L. Bright, who bears an unsavory record, and who attempted to make a stock-jobbing proposition out of it. When conditions became uncomfortable Bright quit or was expelled from the corporation. J. G. Burns, who is listed as the Vice-President, was formerly of the Thompson-Martin Co., of Philadelphia, who was very active in stock selling campaigns in the East. There is no record that Mr. Burns has ever been personally involved in any criminal proceedings, but some of his assistants have not fared so well according to the report. We are informed that in a recent conference Mr. Burns gave assurances that the public will not be solicited to purchase shares in this corporation and that the only stock to be sold will be to persons who purchase state or county rights to handle this product.

Any subscriber who knows of any literature having been received in Michigan from the subject company is requested to communicate the information to this office.

As the Florida boom increases and prospects seem more alluring, the usual flock of high pressure artists and easy money boys wend their way Southward. As a result of the influx of unscrupulous stock salesmen, who have turned to real estate, St. Petersburg, financed and started the first Better Business Bureau in Florida. Its activities in curbing the unscrupulous real estate dealer have already justified its existence.

Herman Kreis, formerly of Buffalo, was nabbed there for misappropriation



from Grand Rapids now to
CHICAGO \$6
via the luxurious Greyhound
PARLOR COACHES

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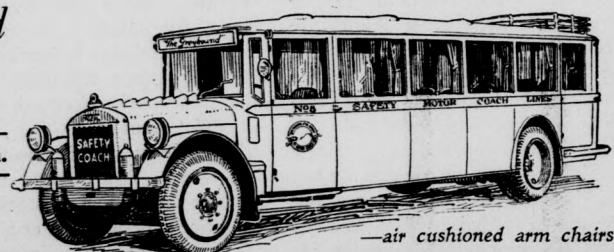
ROWE HOTEL

"A Room and Bath for \$1.50"
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"Ride the Greyhounds"



—air cushioned arm chairs

DOUGLAS \$1.50
SOUTH HAVEN \$2.20
BENTON HARBOR \$3.20
ST. JOSEPH \$3.30
MICHIGAN CITY \$4.45

of funds. S. F. Walsh, who was driven out of Buffalo and New York State by the Buffalo Better Business Bureau, is said to be under investigation there. Charles Sherwin and Harry Schwarz, were arrested for their connection with a land promotion. Both were convicted of using the mails in a scheme to defraud in connection with the Robert A. Lee Developing Co., sentenced to ten years in Federal prison and fined \$15,000 each. Pending their appeal, they are still at their game of stealing.

Other notorious grafters, formerly in the stock selling game are in Florida operating at the present time. Many still retain their old sucker lists and are trying to sell their old victims. Honest real estate dealers are suffering because of the unscrupulous agents.

Ascertain the honesty of those with whom you are doing business and be sure the proposition is sound. Don't be carried away by alluring descriptive circulars and appeals. Distance lends enchantment but not always common sense. Investigate before you buy Florida land. Satisfy yourself the proposition is fair and the dealer honest.

Elk Rapids Coming Into Its Own.

Elk Rapids is a charming resort town situated on Grand Traverse Bay, Elk Lake and Elk River, in Antrim county. It was founded by Dexter & Noble, capitalists, many years ago, and it was formerly the scene of important business enterprises. A grist mill, a foundry, a sawmill, blast furnace and chemical works were among its industries. Dexter and the Nobles completely dominated the region. Outsiders who would have added other industries to the place were not permitted to do so. Dexter and the Nobles died a score of years ago. The apparent inability of the heirs to secure competent men for managers and the high cost of charcoal, due to the rapid depletion of the hardwood forests around Elk Rapids, resulted in the abandonment of the iron furnace and chemical plant. Other interests suffered and the town steadily lost its importance in trade and commerce. On account of its salubrious climate and the rich rewards assured the Waltonians, a considerable number of resorters patronized its hotels and boarding houses during the summer months and a rich farming region also served to keep the name of the town on the map. Nearby was a small lake. Some one told the people its base was filled with marl. If it could be drained and a factory erected to produce cement the future of the town would be assured. A corporation to foster the project was proposed; the villagers accepted the plan and put their savings into it, many to their last dollar. A great plant was erected. The lake was drained and the manufacture of cement was undertaken. The stuff produced turned out to be worthless. After the proverbial horse had been stolen, it was suggested that an analysis of the contents of the lake bottom be made. A learned man at a Michigan college pronounced the material worthless. The company then attempted to operate the plant with materials brought from Petoskey, but the expense involved in handling

the same proved the impracticability of the plan.

Tourists, driving from Traverse City to Elk Rapids, passing near the remains of the factory, are reminded that foresight is much more valuable than hindsight in the transactions of business. If a scientific test of the materials found in the bottom of the lake had been made before the enterprise was launched a vast sum of money would have been saved to hundreds of citizens, many of whom could ill afford to face their subscriptions to the stock of the corporation.

The advent of the tourist saved Elk Rapids from becoming a deserted village. So important has the patronage of seekers for health and pleasure become during the summer months that

the residents are now happy over the rebirth of their town. The village is one of the most beautiful of the many resort towns of Northern Michigan and is filled to overflowing every summer with cultured people who enjoy the wonderful surroundings and sportsmen who appreciate the piscatorial advantages of the remarkably beautiful lakes in and around the place. No more attractive town is to be found anywhere in Northern Michigan than Elk Rapids. Arthur Scott White.

The employee who is always complaining about his job only advertises the fact that he is unsuccessful.

How long do you think your jazz-hound friend will stick to you when your money gives out?

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Standard Steel Products Co., Lansing National Detroit Co., Detroit. Man-Ta-Wau-Ka Resort Co., Flint. Just Jersey Dairy, Ann Arbor. Advance Pump & Compressor Co., Battle Creek. Saginaw Associated Knitting Mills Outlet Co., Saginaw. Jackson Associated Knitting Mills Outlet Co., Jackson. Wolverine Builders Corporation, Detroit. Starrett Brothers, Inc., Detroit. McWade Tube Agency, Detroit. Schimkat Cutlery Co., Manistique. Atlas-Detroit Tool Co., Detroit. Directors Land Co., Detroit. Blackman's, Detroit.

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

Walker
NET WEIGHT
ONE POUND

A. R. WALKER CANDY
CORPORATION
Dwosso, Michigan

NO RIGHT TO STRIKE EXISTS.

A contemporary of the Tradesman gives utterance to the oft-repeated idea that "No law can take away from an individual the right to strike."

This is a very inexact but common statement of legal rights. The right of an individual to leave his employment at will is what is generally meant by this expression. Even that right is qualified by the duty owing to society. But the right to "strike" is different.

That subtle and indefinable but limitless power of sovereignty known as the "police power" applies to the individual as well as to the corporation. Where the health, morals or general welfare of the public is involved, private rights and private property (otherwise sacred under the Constitution) yield to the common need. In the matter of fire, health, labor and other similar regulations, private rights are not controlling. One must be vaccinated. One must provide fire escapes. One (however blameless) must pay workmen's compensation to injured employees.

As between the individual and the public, the private rights of the individual disappear in the face of urgent need. In any strike involving the necessities of public health, comfort and welfare, the action of the individual strikers may be prevented or suppressed by the reasonable exercise of the police power. President Cleveland proved that in a railroad strike. In the decision of the Supreme Court sustaining the Adamson law, the last vestige of the supposed constitutional freedom of contract of employment was swept away. A public emergency arising from a threatened strike was given as the basis for the decision. The rule, although there applied to the employer, is equally applicable to the employee.

It is not even the absolute right of the individual to leave his employment at will. He cannot do that in the army or navy or on a ship at sea. The power which restrains in such cases is equally applicable in any other case of public necessity.

There is no individual right which can be sustained against public health, morals or welfare. If these elements are present in the strike, there is no right to strike. The only support for this so-called right lies in political or physical intimidation. Arbitration is spurned by the unionists because it removes these—the only effective—weapons from their possession.

An act which may be entirely lawful for an individual (acting alone) to do, becomes unlawful if done by agreement of, or in concert by, two or more persons, if prejudicial to the public welfare, health, morals or peace. This principle is older than our Constitution, and is a potent means of strike prevention and suppression in courageous hands.

The agency of strike leaders has no legal justification for existence. To incite a strike against the public interests is punishable at common law. If statutes are necessary to suppress its

malevolent activities, let them be enacted. Whatever right the individual worker may have gives it no benefit or immunity.

Some day these things will all be regulated by law, as we now regulate public utilities and other agencies affecting public convenience and necessity.

THE RETURNED GOODS EVIL.

There are more phases than one to the returned goods evil. That which has been brought to notice mostly is where dealers have refused, on one pretext or another, to keep merchandise which they have ordered and which has been shipped to them. In such cases, besides the moral obligation which is broken, there is a legal one for which there is an adequate remedy, although it is not resorted to as often as it should be. A rather different state of affairs, however, exists when it comes to the return of goods by customers of retail stores. The old rule was that of caveat emptor—let the purchaser beware—and goods sold remained so once they were taken away from the store. This was succeeded by a liberality, often carried to excess, permitting buyers to return merchandise when dissatisfied with it. Stores vied with one another in extending this privilege until it became a recognized evil, adding much to the cost of doing business. In self-defense the stores were obliged, after a while, to set limits to the privilege. Sometimes these were for sanitary reasons, as in the case of undergarments. Other instances were where an unreasonable period of time intervened between the date of purchase and the return. That there still remains quite an abuse of the privilege, however, appears to be conceded. To get definite data on the subject is the purpose of an enquiry now under way by the Department of Commerce in a number of cities. Questionnaires have been sent out to stores and to customers to find out the percentage of goods returned and the cost resulting, as well as to ascertain whether customers prefer to deal with shops having the policy of unlimited returns or those enforcing reasonable regulations as to time or cause. Some interesting data will, doubtless, be disclosed by the enquiry, but whether they will result in changing the policy of any establishment is another matter.

COTTON GOODS STREAKY.

Last Monday the report of the Department of Agriculture on cotton conditions as of Aug. 16 was issued, with an estimate of 13,990,000 bales yield. The estimate appeared to be regarded as rather conservative, especially since more moisture has come to certain arid districts since the date mentioned. Many believe the crop will finally run to 14,500,000 bales or over, depending on circumstances in the next three or four weeks. During the week the general course of the market was downward. The uncertainty about the price of the raw material has had its effect in checking buying of gray goods, although there has been some easing up

in prices of them. In finished fabrics, perhaps the most noticeable recent feature has been the dearth of demand for ginghams. Fine and fancy novelty weaves of cotton or cotton and rayon mixtures appear to have taken their place. Denim sales have been curtailed by the reluctance of selling agents to contract very far ahead on the basis of the present prices, which are regarded as too low. Fancy shirtings have been in especially good demand and large sales of them have taken place. Napped goods are again being ordered in some volume. A pretty fair amount of business in many kinds of cotton goods is reported in distributing channels, and this holds out the prospect of larger buying in the primary markets very soon, because jobbers' stocks are said to be somewhat limited. Sales of all kinds of knit goods are rather slow for the time being, those of underwear especially. Hosiery is expected to show activity in about a fortnight. Low-priced bathing suits have recently been pretty well sold out, while the more expensive of such goods are moving slowly. Imports of all kinds of cotton goods have shown a marked decrease since the beginning of the year and promise to continue low for some time to come.

LITTLE CHANGE IN WOOL.

There is little change in the wool situation. Transactions are few in this country mainly because holders are unwilling to let go at the prices offered. The tendency of prices is downward, and this would be emphasized by any effort to market a large quantity of wool. In Great Britain there is a disposition to await the results of the September auction sales before entering into commitments. It is felt that there is no stability even in the lower prices recently obtained. Sooner or later it is considered that the old law of supply and demand must come into play, and that the efforts to keep up prices by withholding supplies from the market will only avail to postpone the inevitable. Sales of the restricted amounts now being made in Australia are showing nothing decisive except the difficulty in securing purchasers. A decided factor is the slowness with which wool fabrics are moving. In the women's wear lines, silks are taking the place of woollen dress goods to some extent. All Spring line of men's wools have been open for some time, but the movement of them leaves much to be desired. A few openings of women's wear lines have taken place, but the principal ones will not be shown for a fortnight or more. Cutters-up are not yet through with their Fall buying and are delaying purchases for the next season. In this they are simply waiting to hear from their customers, the retailers. A few weeks now are expected to show a change and to witness more activity, coupled probably with rush orders for goods needed.

He who has nothing to do in this world but to amuse himself has a difficult job on hand.

For the ambitious whisky is risky.

RESTRICTING PRODUCTION.

Within the last year or so, since the piecemeal or hand-to-mouth method of buying became especially marked, there has been shown a disposition on the part of producers to counteract against it. They rebelled because it put all the risks on them without any compensating advantage. This was especially the case as regards merchandise in which the style element enters as a factor, like women's garments, although it applied also to textile fabrics in general. Mills have tried to meet the situation by restricting production as close as possible to orders in hand, but this increased overhead costs, besides leaving little or no margin to meet a belated demand when it did come. Quite recently the makers of apparel have shown a disposition to resort to similar tactics. Certain clothing manufacturers have announced their purpose of pursuing this policy, and a few days ago the Merchants' Ladies' Garment Association sent a letter to its members advising them not to cut up goods except against orders so as to guard against the glut of manufactured garments, with the resultant price slashing. Overproduction under the circumstances means a loss to producers which somebody has to pay for sooner or later. So restriction takes its place along with measures against unwarranted returns of merchandise and careless granting of credit, in the general campaign against needless waste which is now in progress in every industry. Cutting down of overhead has become a necessity.

PROFIT IN CORN FOR FEED.

The corn crop is nearing maturity at a rapid rate and if present weather conditions continue for a week or so longer there will be little or no damage by frost. Rains are badly needed in some sections of the West and unless received a downward revision in estimates will be made in some sections, but taken as a whole the prospect at the moment is not alarming owing to the improvement shown in other parts of the belt.

Corn is practically safe from frost now in parts of South Dakota where quick maturing varieties are raised and the Iowa crop is two to three weeks ahead of last year. Much corn is dented in Illinois.

Owing to the wide disparity existing between the price of hogs and cattle and corn, consumption of the new crop is likely to commence unusually early this season. Some authorities claim that the spread between feeder cattle and heavy fancy grain fed steers at the present time is about the widest on record and some of the feeders could be taken back into the country for sixty days and gain \$2 to \$4 per 100 pounds during the operation.

The demand from the country for feeding stock has improved to some extent. With new number 4 grade of corn selling at around 70 cents per bushel at country stations for shipment by Dec. 15 and hogs averaging over 12 cents at the present time in Chicago, there is every inducement for live stock feeders to operate freely.

MEN OF MARK.

John W. Blodgett, the Well-Known Lumberman.

A popular notion is that the prospects for rich men's sons, in the way of turning out well and making a success of life, are poor by comparison with those of poor men's sons. Children of the rich are supposed to

The Blodgetts descended from a colonial family which settled in Massachusetts in 1738. John W. Blodgett's father, Delos A. Blodgett, was born in the State of New York and migrated with his family to Harvard, McHenry county, Illinois, in 1846. When a young man he went to Western Michigan and engaged in the logging business on the Muskegon River in 1848.

tuition was finished when he was 12 years of age. Afterward he was enrolled in the Todd Seminary, at Woodstock, Ill., where he remained for two years, and then he began a course at the Highland Military Academy, at Worcester, Mass., and was graduated thence in July, 1876. This was followed by a course in a business college at Grand Rapids.

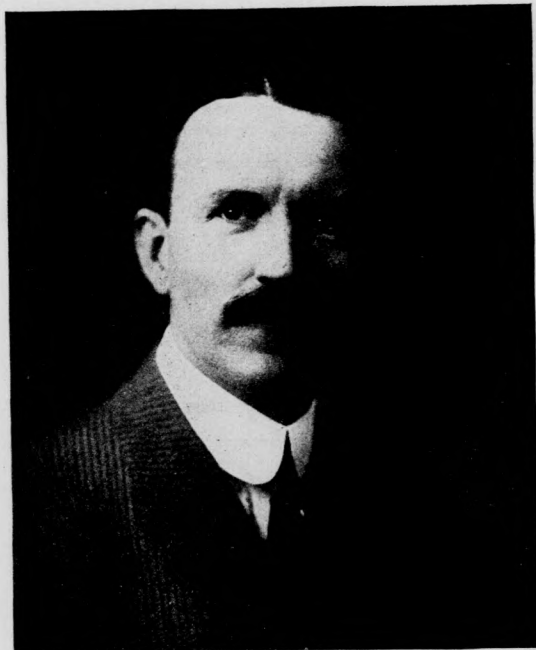
When young Blodgett was about 18 years old his father bought an interest in a sawmill at Muskegon, his partner having been George J. Tillotson. In 1878 John W. Blodgett, the son, went to Muskegon to act as the agent of his father and to assume the management of the manufacture and sale of the product of the plant. He continued in this employment at Muskegon during the sawing season, spending the winters in the woods in superintendence of logging operations. In the meantime his father and Thomas Byrne had been associated as Blodgett & Byrne in the timber and logging business. In 1882 Mr. Byrne died and thereupon John W. Blodgett took Mr. Byrne's place as manager of the entire Blodgett logging and lumber manufacturing interests, the firm name continuing as before. Besides providing logs and manufacturing 50,000,000 feet of lumber annually John W. Blod-

clined to the status of a comparatively unimportant industry, when he moved from Muskegon to Grand Rapids and has since resided in this city. During his residence at Muskegon he was elected a Director of the Lumbermen's National Bank and of the Muskegon Savings Bank and was a stockholder and Director of the Muskegon Valley Furniture Co.

During the years covered by the activities portrayed, the elder Blodgett and his son John pursued an investigation of the timber resources of the Southern States and the Pacific coast, with the result that they made large investments in yellow pine and fir. Father and son eventually formed and incorporated the Blodgett Company Limited, which combined a large aggregate of the interests of both men.

John W. Blodgett, like his father, is largely interested in banking, as becomes one of his extensive monetary interests. He was for years Vice-President of the Fourth National Bank of Grand Rapids and a Director in the Fifth National Bank and the People's Savings Bank of this city.

Mr. Blodgett married January 16, 1895, Miss Minnie A. Cumnock, of Lowell, Mass. Their children are Katharine C. Blodgett, born in 1898, and John W. Blodgett, Jr., born in



John W. Blodgett as he looks now.

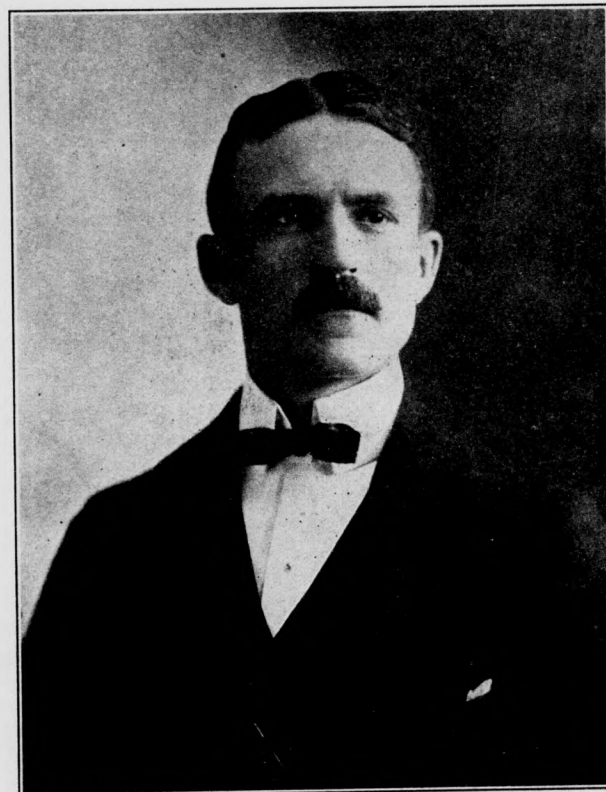
be pampered and indulged and, spurred on by no necessity to work and save, they fall into slothful and reckless habits, with the result that they make a failure of life. But this popular impression is too sweeping in its conclusion. While anyone can point to numerous instances wherein the children of the wealthy have made wrecks of character and career, other numerous instances exist in which the sons of thoroughgoing men of business and professions, who have amassed fortunes in pursuit of their vocations, have made distinct footsteps in which they have trodden and thus have reached the summit of an acknowledged success.

After all the outcome in each instance depends on the native quality of the son and the environment of his early life, including the tuition of precept and experience that the father and mother have given him. It is a feature of Western life, in which to accomplish something is considered a demonstration of manhood and character, that many of the sons of men who have distinguished themselves in amassing wealth or reaching success of any sort have followed the example of their fathers, have made good use of the means fortune has placed within their grasp and have thus broadened and multiplied their wealth and power. Such a "son of his father" is John W. Blodgett, of Grand Rapids.

His career as a logger, lumber manufacturer, pine land owner, banker, capitalist and distinguished citizen of Grand Rapids is well known to all conversant with the history of Michigan.

In 1851 the elder Mr. Blodgett reached the conclusion that the lands in the region of the Upper Muskegon district were more available for agricultural purposes than heretofore they had been reputed to be. Inspired by this belief he proceeded to improve and cultivate a farm at Hersey, Osceola county, with considerable success. There he established his family home for a time, while he pursued the lumber business.

On this Hersey farm John W. Blodgett was born July 26, 1860. There his boyhood was passed and his education begun in the district school. Thus he had the advantage of an early country life and acquired the habits of labor, endurance and economy which, no doubt, went far toward the formation of his character, physical and mental. In this he was fortunate, as his father had been; for there is no nursery for the young like the farm, as the lives of thousands of America's successful men have exemplified. Doubtless to his mother, who was before marriage Jane S. Wood, of Philadelphia, was Mr. Blodgett much indebted for habits of industry and economy. His common school



John W. Blodgett as he looked 20 years ago.

gett acted for his father in the management of several other important interests.

In 1886 Mr. Blodgett was elected President of the Muskegon Boom Co. and added the conduct of this great corporation to his other business engagements. He continued to act in these various capacities until lumber operations on the Muskegon River de-

1901. The daughter is married to Morris Hadley, who is a rising young attorney of New York. They have a boy now nearly 2 years old. The son is fitting himself to follow in the footsteps of his father and proposes to take up his residence in Portland, Oregon, in which state the father owns several million acres of Douglas fir timber.

Mr. Blodgett's benefactions to the public have been on a scale in keeping with his enormous wealth, which is conservatively estimated at \$25,000,000. A few years ago he erected and equipped a modern hospital in Grand Rapids at a cost in excess of \$1,000,000. He did this in memory of his mother. He has always been first and foremost in every movement having for its object the alleviation of pain and suffering, the elevation of humanity and the general good of mankind.

Mr. Blodgett is an ardent champion of the theory and practice of reforestation and has made noteworthy addresses on the subject to conventions, commissions and committees of Congress. He brought to the movement a new breadth of vision and understanding, which, since that time, has reflected itself in many of its policies and contributed much, not only to its continued success, but to its standing among the people.

Mr. Blodgett has served the National Lumberman's Association as its president for two years, during which time the organization made rapid strides in growth and influence. To that task he brought a fine intelligence, a remarkable vision of the larger aspects of the undertaking, and the ability to think clearly in detail while, under all circumstances, keeping his feet solidly on the ground. Chief of all, his confidence in the good faith and integrity of the American lumbering industry, his altruism tempered with practical sense and his generous fairness were a constant inspiration to his associates in responsibility and to the whole body of the trade.

Perhaps the greatest single possession of the lumber industry is the assurance, amounting almost to a certainty, that its sons will carry forward the work of the fathers. There is something in lumbering which holds men in their faith to it. Its traditions are long and dearly held. The newer generation takes up where the old laid down the task, and each, in turn, further develops the idealism which is so indissoluble a part of the industry. This present generation could not wish for a leader of greater intelligence, more generous thought and finer ideals than are personified in the man who early in life was called upon to assume the responsibility of carrying the Blodgett name, fame and millions on to greater achievement and accomplishment.

Mr. Blodgett has shown his fraternal relations with his contemporaries by becoming a member of the Peninsular, Kent Country and Rotary clubs of Grand Rapids, the Chicago Club of Chicago; the Republican Club of New York; and the Union League Club of Detroit.

Mr. Blodgett has always been politically affiliated with the Republican party, but never a candidate for office. He was a member of the Republican National Committee during the campaign that resulted in the nomination and election of President Roosevelt and was re-elected as a member of the Republican National Committee for the succeeding four years' term. He is always consulted by the party leaders

on all matters of political importance in his State and his judgment and advice always are highly esteemed.

Although Mr. Blodgett is a member of no church, in that respect as in business following the example of his father, his ethical code is all that the most exacting churchman can require.

It was said of the elder Blodgett by a friend of strictly orthodox belief: "If all Christian professors live up to the Golden Rule as closely as my friend Blodgett does, they need feel no shame in an agnosticism which leads to such results in a well ordered life of uprightness and well doing to his fellow-men." Judging from his life the younger Mr. Blodgett has concluded that a conscientious course, such as his father pursued, is good enough for the son to follow. He doubtless concludes that character and works are the true measure of a righteous man in the sight of God or his fellow beings.

John W. Blodgett is an individual of vigorous character, of prompt and accurate judgment, of kindly nature and is a man whose friendship is thoroughly esteemed. To say more would be but fulsome praise that he, as a man of sterling good sense, would not appreciate. In business life, as a citizen and neighbor, "by his works ye shall know him," and the knowledge shall satisfy.

Something New in Bread Making Is Announced.

The Mattipan process of bread making, protected by patent under the laws of Switzerland, is being introduced into Europe and America. By means of this system it is claimed that bread can be kept fresh for two or three days if uncovered and for two to three weeks as fresh as ordinary bread an equal number of days old.

Lamborn & Co. who are interested in the process in this country say that any flour can be used and no added equipment is required. The baking of Mattipan bread is similar to that of any other except in the preparation of the raw material to which a small quantity of a preparation in a liquid form is added before kneading.

The ingredients of the added preparation are eatable and nutritive raw materials without any chemical substance. The taste of the bread is not affected, but on the other hand, those who have tested Mattipan bread say that it is 20 per cent. higher in nutrition.

All raw materials are obtainable in this country. As bread by the new process does not become stale, daylight working is possible where night work is now practiced to insure freshness.

The addition of the conserving matter raises the cost of the bread about 27c per 100 pounds, against which the three advantages are (1) the short time necessary to make Mattipan bread, (2) its higher nutritive value, and (3) the economies due to lack of the present wastage in stale bread.

Hastening the End.

"We'll be friends to the end."

"Lend me ten dollars."

"That's the end."

Kent State Bank

"The Home for Savings"

With Capital and Surplus of nearly Two Million Dollars and resources exceeding Twenty-Two Million Dollars, invites your banking business in any of its departments, assuring you of Safety as well as courteous treatment.

THE CITY NATIONAL BANK

OF LANSING, MICH.

*Our Collection and Bill of Lading Service is satisfactory
Capital, Surplus and Undivided Profits over \$750,000*

"OLDEST BANK IN LANSING"

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

GRAND RAPIDS MUTUAL BUILDING and LOAN ASSOCIATION

A Mutual Savings Society

GROUND FLOOR BUILDING and LOAN BUILDING

Paid in Capital and Surplus \$7,500,000.00

YOUR BANK

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

The OLD NATIONAL BANK

GRAND RAPIDS

Grand Rapids National Bank

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

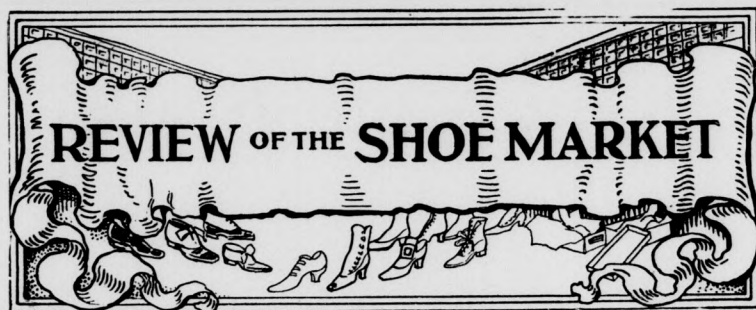
On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK

GRAND RAPIDS, MICH.



Why You Should Sell More School Shoes.

When the boys and girls of your community start for school, whether they are going only a few blocks down the street, or five hundred miles away, footwear comes up for consideration. There is almost always some kind of a purchase.

The question with the merchant is how can he get his share, or even more than his share of the school footwear business of the community.

The surest way not to get it is to make no special effort for it. If you do nothing to get the business, much of what ought to be your share will go to some competitor who is alive to his opportunities.

Some little thought ought to be given to this fall school shoe business before the schools actually open. You must know beforehand what you are going to do and have your plans made to do it.

If you are located at a point where a large proportion of the students pass your store in going to school, that has its advantages, but don't count on that fact getting you the early business. A great part of the sale of shoes for boys and girls will precede the actual opening of the schools. Parents will take pride in starting Johnny and Mary off well shod on the very first day of school. Johnny and Mary will feel more like going if they can start in properly equipped.

One of the first steps is to secure from the school authorities or from the school tax roll, a list of the parents with children of school age. This list will be valuable for mailing purposes. In some states it will be available from one and in other states from another source, but you can get it, and it will not comprise any great proportion of names out of date.

To this list you can mail a letter which ought to reach the people not less than a week and not more than ten days before the first day of school. It may not be possible to get this right in all cases because in your own community there may be different schools opening on different dates. In the case of the rural schools, an enquiry to the school trustee will get the information covering the district.

Here is a suggestion in the way of letter form, subject to changes to make it fit your own situation:

"Dear Madam—In a few days the schools open. Have you a child of school age?"

"How about suitable shoes for the youngster?"

"It is pretty important to boys and girls in school that they be well shod.

"Sound, well fitting, comfortable

shoes make it easy to walk back and forth, to be on the feet in classes. The pupil ought not to have to give a thought to feet in school. They ought to be so comfortable that they will not be thought of.

"The child takes a pride, too, in good looking shoes, and likes to wear shoes that have a little style to them. It is not necessary to get expensive shoes in order to get good style and perfect fit.

"We can supply suitable shoes at a price that will fit your purse.

"Look out for wet weather too. Don't wait for the rainy day to come before fitting the shoes with rubbers. Get the rubbers and have them ready. When a wet morning arrives, there is no time then to get rubbers, and one session of wet feet may be enough.

"Bring the youngster to our store and we will guarantee good looking, well fitting, long wearing shoes that will be liked by the wearer."

Advertising for the newspapers and windows may be developed along the same line, seeking to interest parents in equipping their children before school opens.

Emphasize the advantage of buying school shoes so they may be worn a few times before wearing them to school in order to accustom the feet to them and make sure they fit perfectly. Parents with small children will be particularly anxious to get the shoes right because the youngsters will not be under constant observation while wearing the shoes as they may be in vacation time or before beginning the first year in school.

Secure a list of high school boys and girls and send them letters direct. Herewith are suggested forms for each, to be mailed before school days:

"Dear Sir—When school opens you begin to use your head more than in vacation, but you have to give a thought to your feet too.

"It is pretty important that a high school student wear shoes that fit, that are comfortable, that let him forget feet during school hours.

"You want your feet to look well shod and you want shoes that make walking easy, that keep out the dampness of wet mornings.

"We believe we have just the shoe you want. Will you come in and take a look at our Young Men's College Oxford,"

Matched.

"So you dare to say you are an ideal match for my daughter," said old Gotrox.

"I do, sir," replied the cheeky youth.

"Why, you have never earned a dollar in your life."

"Neither has she."

Look Out!

The five million dollar Atlanta fire started from an electric iron.

The forty million dollar Baltimore fire was due to a careless smoker.

The five million dollar Berkeley fire originated from burning brush.

The million dollar Nashville fire grew out of a small boy's carelessness.

The seven million dollar Paris, Tex., fire was caused by a locomotive spark.

The three million dollar "Burlington" fire in Chicago came from spontaneous combustion.

The great Chicago fire started from an overturned lamp.

The Collingwood Schoolhouse Fire in which 174 children and two teachers lost their lives started from a steam-pipe in contact with a wood floor.

The Peabody school fire in which twenty-one little children died, was due to a pile of rubbish.

The Cleveland, South Carolina, school fire in 1923, in which seventy-six persons lost their lives was due to an improperly protected lamp.

Trimming Furs Hard To Get.

Although cloak and suit manufacturers report satisfactory reordering by retailers, prompt shipment of these orders is being hindered by difficulty in obtaining furs, for which there is an active demand. Prices of furs are said to have risen 20 per cent. on the average in recent weeks, but this advance has not served to bring out stocks to the desired extent. Furs in most demand for the higher priced coats have been of the light colored variety, while for the cheaper garments

all types are wanted, but particularly such pelts as mandel sand French conies.

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
Shearings	50@1 00

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Children At Work.

Contrary to general impression by far the great majority of children now at work are not employed in manufactures but work on farms.

Disobeyed Orders Saved Santa Barbara

At Santa Barbara you are told that the engineers of the electric light and gas plants there had strict orders not to turn off the electricity and gas unless they received special orders to do so, than the earthquake came and the engineers disobeyed orders by turning off the gas and electricity. Their disobeying probably saved the city millions of dollars and probably hundreds of lives. Get a good, mild cigar. It not only quiets the nerves but gives one nerve. To dare to be yourself and express individuality, requires nerve.—G. J. Johnson—Advt.

SHOE RETAILERS!

MAIL THIS COUPON TODAY

Herold-Bertsch Shoe Co.,
Shoe Manufacturers,
Grand Rapids, Michigan.

Gentlemen:

Please send me without obligation full details of your new plan for selling a short line of work and dress shoes.

We understand you claim greater profits, cleaner stocks and faster turnover for your plan.

Michigan Shoe Dealers
Mutual Fire Insurance Company
LANSING, MICHIGAN

PROMPT ADJUSTMENTS

Write
L. H. BAKER, Secy-Treas. **LANSING, MICH.**
P. O. Box 549



Romance of Unclaimed Bank Accounts Chiefly Imaginary.

There is a place, and it is so duly celebrated that we need not get rough and mention its short and pointed name which is said to be paved with good intentions. Of course, the evidence on the point is hearsay. No visitor has yet returned to report just what sort of paving block these worthy aims make.

There also exists, and here in New York, a lofty dome towering like a fist shaken at the sky, which is said, on the same sort of evidence, to be gilded with carelessness. Of this we may speak more authoritatively. The story isn't true.

The dome tops a big bank building and the romantic fable of its golden coloring dates back to the Civil War. It is said that the gold that went into the dome came as clear profit to the bank from the unclaimed accounts of soldiers who went off to the Civil War and never returned.

The story is, of course, the product of a very keen imagination. In fact, the whole romantic field of unclaimed bank accounts has suffered from the play of imagination.

The banks are required by law to advertise annually the dormant accounts on the books. Some of these lists are appearing in the papers now. And, because they largely consist of mysteries, the natural impulse is to build fanciful tales about them.

There are a few, no doubt, that could be made the subjects of whole books if their entire stories were known. But they are few. The majority of them are just drab details of commonplace lives—an old man dies without bothering with a will to dispose of the \$30 he may have saved; a business man transfers an account and leaves behind \$10 as a result of a miscalculation; a young man gets a new job in another city and hurries off to it without stopping to pick up the \$7.50 he has in the bank.

Then, on the other hand, there may be the touch of romance. There is a sailor's bank in New York which is reported as containing more dormant accounts than any other in the State. And there undoubtedly are stories there if they could be traced—stories of thrifty tars, in from a voyage, who have banked their pay, then gone off again never to return. The final chapter may have been a wreck at sea. Or again it may merely have been a decision in favor of one of those famous sailor sweethearts in a far-off port.

There are also faint suspicions on the part of the imaginative that some of the accounts may be those of famous criminals who have hurried to

safety with their loot, only to be captured later and sent away for lengthy periods to think things over.

But the chances are that there are no big fortunes pining away unclaimed. There are only about 30,000 sleeping accounts in the entire State. It is doubtful whether their total would reach \$1,000,000. The chances are that it is less.

"I have never come across a dormant account of more than \$50," said a banker in discussing the unclaimed sums. "Usually they are much smaller. A year or two ago I looked over about 200 of them on our lists and found that the average was \$16.75.

"Under the law we pay interest on these accounts for twenty years. Even at the end of this time the accounts amount to only \$100 or so. The idea that banks gild their domes through them is preposterous. In the first place, the law requires us to seek diligently for the owners. This we do through lawyers and clerks. And then, too, these accounts cost us almost as much as active ones. Bookkeepers must work on them and they must be recorded faithfully. And the money may be called for any time. We can't go out and spend it on domes."

Occasionally there have been diligent swindlers who have attempted to claim the accounts of persons who had not claimed them themselves. But usually these men have become discouraged when after going to all the trouble they have come into the possession of only a few dollars.

Just a few years ago a pseudo-lawyer worked up an elaborate scheme of this sort, going to all the trouble of getting witnesses to swear to false wills and various other papers. It looked good. But the gentleman is now at a little village on the Hudson known as Sing Sing making little ones out of big ones.

Then there is the case of Johanna Murphy, who vanished in 1824. Hers isn't exactly a story of an unclaimed account. She had stock in one of the city's banks. Since her disappearance she has been credited with almost two hundred dividends on the stock. Every now and then a claimant appears at the bank and tries to collect the dividends. The strange part of these claims is that the claimants invariably are white, whereas the vanished Mrs. Murphy was colored.

Some of the banks turn their idle accounts over to the State after the twenty-year interest period has elapsed. The State Banking Department has declared itself satisfied on several occasions with evidence presented by claimants and has paid such accounts. But it isn't often that after twenty years a man pops up to claim the sum.



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GRAND RAPIDS, MICHIGAN

It would be impossible, bankers say, to determine whether or not the unclaimed accounts are growing in this age of carelessness. Or is it an age of carelessness?

"Why don't you write about what people save, not about what they forget?" said the banker. "Last year the savings banks of the five boroughs showed a gain of about \$220,000,000 in deposits. That's about \$600,000 a day saved."

The chances are that it won't all be forgotten.—N. Y. Evening Post.

Bank Stocks Investment Neglected by Many People.

Bank stocks as investments are gaining popularity day by day. So much can be said in favor of them and so few objections can be raised against this form of investment that the surprising thing is that bank stocks have circulated in a narrow circle so long.

This is an important year in the banking field. Beneath the surface in Wall Street matters are being discussed among the banks that would cause somewhat of a sensation if publicly known. These matters pertain to consolidations, expansion at home and abroad and the opening up for American bankers of a hundred and one new fields.

Actually American bankers are only now coming into their own. The banking center of the world gradually is shifting to New York, and who can measure the progress of the next few years.

That preparations are being made for important events is shown by the general increases in capital by the banks and the active steps being taken to train an army of young men for the banking field. It means that banking, which has been in a state of flux in this country for many years, is being definitely shaped into a well organized profession backed by proper educational preparation.

In other words, European bankers, when they attempt to regain some of their lost ground, will have to compete with a well-oiled, perfectly timed banking machine instead of the hit or miss proposition of yesterday.

Reviewing these changes in the banking field it should be to the advantage of the rank and file of investors to know more about bank stocks. On the subject Dillon, Read & Co. says:

"If any one doubts the value of bank stocks let him pick up the bank quotation supplement and see for himself the prices quoted for the stocks of not only the leading and largest banks but the smaller and less important ones. He will find about 2 per cent. of these stocks quoted below par and many around \$400 or \$500 a share, the original stock having been subscribed at \$100 plus a proportional share of the original surplus.

"When one sees the stocks of the First National of New York selling above \$2150 a share, the First National of Chicago around \$457, the Wells Fargo & Union Trust of San Francisco at \$193 and the stocks of younger and less important banks in large and small cities alike selling relatively as high, is it not reasonable to conclude that original investors in bank stocks have

found them considerably profitable and sufficiently safe?

"It is no doubt true that many people feel that bank stocks are 'too high' but there is no more insidious fallacy than that of thinking a stock, or anything else for that matter, is a bargain because it is low priced. There is only one factor to consider in purchasing a security, and that is its true value. One must look further than par values and market prices if one is to survive as an investor these days.

"There are several objections which are generally offered by the investing business man to the purchase of bank stocks which offhand might seem to be real objections.

"These are (1) the double liability attached to most bank stocks in the United States; (2) their low apparent income yield and (3) the limited market for their sale. In regard to double liability the instances in which the bank stockholders have actually been called upon to pay any of this double liability after liquidation of a bank through failure are few and almost negligible.

"Records show that in the last twenty years only three national banks have failed in New York City and in no one of the three cases was an assessment levied on account of stock liability. The low income yield in spite of large dividends resulting from the high price at which most bank stocks sell is misleading.

"It is because a good bank takes more pride in its surplus than in its dividends. It is because the excellent earnings of the past have not been paid out in dividends but have been added to a surplus which is generally invested in interest-bearing securities, adding a definite amount of book value to the stock and thereby increasing the earning capacity of the institution.

"While it is true that bank stocks as a class do not enjoy so active a market as do the larger railroad, public utility and industrial issues listed on the New York Stock Exchange, nevertheless the definite book value of the stock, which may be calculated at any time and which virtually indicates the liquidating value per share of the bank, gives a certain element of stability in connection with the marketability of bank stocks that no other form of stock issues enjoys.

Paul Willard Garrett.
[Copyrighted, 1925]

Striking evidence of the important place women are coming to have in the business world is supplied by the income tax returns which are to be made public September 1. While the figures are guarded now from the public gaze, they are admitted to show a material increase in the number of women making returns and also in the average amount of income reported. Indeed, comparisons indicate that the increase in earnings of women was enough to offset the decrease in the tax rate. This result is not attributed to any general rise in women's pay but rather to the fact that executive positions held by women are becoming more and more numerous. Such a condition tells its own story of woman's ability to succeed in a realm where not long ago she was a stranger.

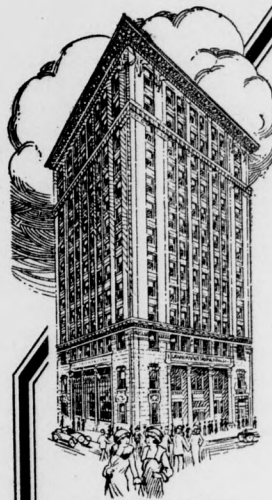
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Thoughts on Fire Prevention.

As time goes on and our fire fighting machinery improves and modernizes, as our water and hydrant system grows in pressure and dependability, motorized apparatus replaces the horse and men are on their toes, should not the fire waste naturally decrease in this large, generous, wasteful country of ours? Yet it does not seem to be so and there must be a reason. Prevention and fighting fires are not synonymous, and unfortunately not enough distinction is made by those who have assumed the work of fire prevention, and until fires are prevented the fire fighting force must continue to improve and grow. If they do, are we to witness the continued fire waste which undoubtedly seems to have increased in the past just as we have increased our fire fighting force?

Are we to conclude that as we improve our facilities for fighting fires, the public by the same token is to grow more careless on the theory that with such excellent protection they have less to fear?

Is it not a fact that if I keep in my yard an excellent, efficient, vicious watch dog that I will quite naturally be less particular about locking and bolting my doors and windows, depending on the dog to relieve me of just enough responsibility to let me down a notch in care?

Can it be that the public regards the modern fire department as the watch dog and so misunderstand the situation as to be let down a notch or two in care?

It surely seems to be the case, and a most lamentable situation must follow unless the public can be gradually educated to the fact that prevention and care is their function and is entirely apart from fire fighting.

If the fire department continues to stop the fire and the insurance company continues to pay the loss the chance of so educating the public looks very slim indeed, and it will be hard to persuade a property owner to assume a responsibility that he does not feel.

Until a fire in one's premises is a humiliation and a disgrace to a certain extent, property holders will not use the care that is needed.

There is a certain touch of the heroic to-day to a fire. There certainly is nothing funereal or sad about the racing apparatus in its glorified bright red paint and polished brass. No heads seem bowed in shame or sorrow as the department tears down the street to the clang of the gong and the ringing of bells. If it be a good fire, that means really a bad fire, the citizen of the average town boasts of the wonderful blaze that shot to the heavens, proclaiming anything but grief and shame that such a thing could occur. The small boy is just naturally trained to rejoice when the bell rings announcing one more careless act. The grown ups joke and make light of the matter and feel a bit proud of their local department, and so the strain runs through us all to a point where we even occasionally hear a wish expressed that a fire might occur that we may see the new "combination" in action.

What hope is there of reducing the fire waste so long as we continue to glorify it? With all this tirade I suppose should come a suggestion of remedy—but what is it,

It would be absurd to advocate the scrapping of our apparatus.

It would be absurd to suggest that insurance companies cease to pay claims.

Were either of these remedies put in force there is no doubt whatever that increased personal care would follow, and fewer fires would start, yet the man who urged such drastic change would be ridden out of town.

Would it be possible to enact municipal regulation holding it a petty crime or misdemeanor to have a fire start in one's premises? Would it be practical to charge up to the person on whose premises the fire started the entire cost of the turning out of the apparatus, including water and chemicals and, sad to relate, not infrequently the life of some fireman?

These remedies are not so drastic as the first two and might in time create a feeling of responsibility not now felt by the public. In any event, if things go on as at present, the loss of life, property and money will continue until we find some great mind that can show the public the disgrace and responsibility that attaches to a fire.

A. J. Murphy.

The Burning Question.

Taking the country as a whole it has so far seemed impossible to make much headway improving the fire loss record of the United States. According to figures published by the Journal of Commerce, losses for the first five months of 1925 in the United States and Canada totalled \$173,896,500. This is an increase of over \$13,000,000 over the same five months last year.

What is the reason that this great fire waste cannot be stopped. In practically every walk of life a man is held responsible for his carelessness if it causes injury or loss to others, except in the case of fire. If an employee is working in a mill and is injured, the whole process of law is at once put into motion, to collect damages for him. However, if his next door neighbor, through carelessness, burns \$100 of his own property and \$5,000 of his neighbor's, nothing is said. This seems to be the center of the whole problem. Once it is possible to establish individual responsibility for fire losses, a tremendous decrease in the burning ratio in this country will at once take place.

Many Fires Investigated.

The arson division of the state fire marshal's office in Indiana investigated fifty-six fires in June, according to their monthly report. During the month seven convictions and eight confessions to arson were obtained. Thirty-eight cases are still pending in court resulting from investigation in June or previous to that time.

Curious Fire.

Fire that destroyed every building on a farm at Preston, New York was caused by rays of the sun being concentrated on a new milk can. The fire once started spread to every building.

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Condition of Cotton Crop Closely Gauged By Trade.

With another milestone passed in cotton's course through the current season, the cotton markets of the world now may turn their attention to the next fortnightly report of the Government experts, to be issued six days hence. The September 8 figures will be based on the condition as of September 1.

Inasmuch as price fluctuations were not greatly disturbed by yesterday's report, the usual clamor for a change in the method of announcing the crop statistics failed to make its appearance. This time the trade had pretty closely gauged conditions and an average of predictions was closely in line with the figures made public by the Department of Agriculture.

Although the condition of the crop, as shown by the Government estimates, was somewhat below average expectations, the probable yield was about what had been expected. In other words, the trade had estimated the condition at 63 per cent., with a yield of slightly more than 14,000,000 bales. The Government put the condition at 62 per cent. and the outturn at 13,990,000 bales. Inasmuch as the trade firmly believes the Government always under-estimates the yield by about 200,000 bales, the prevalent opinion is that a crop—barring unforeseen developments—of more than 14,000,000 may be expected.

Despite the fact that price fluctuations following publication of the crop figures yesterday were confined within moderately narrow limits, agitation for a change in methods will again be raised as the time for the next report approaches. For the most part those who have sought a remedy for wide market fluctuations have suggested a return to the old scheme of monthly reports, but no convincing arguments have been put forward in behalf of such a change.

One fails to understand why monthly reports would likely cause less disturbance to the market. Such a method would make the unsettlements during a season fewer, but it seems logical to believe they would be more drastic if the information published by the Government were permitted to accumulate for four weeks instead of two.

A method that would eliminate all elements of surprise and prevent spasmodic advances and dips would prove more satisfactory to the textile trade, of course, but so far no one has proposed a plan of this sort that has been deemed worthy of experiment.

If fortnightly reports cause the trade as much unsettlement as monthly statements and double the time element of uncertainty, without adding to the benefits derived, there appears to be no reason for not making a change.

In such an event, the Department of Agriculture might revert to the monthly schedule or adopt a new method of more frequent bulletins, keeping the textile trade informed two or three times a week of conditions of the growing crop. Of course, the labor involved and the cost of gathering data at such frequent intervals might prove prohibitive. If so, there probably will

be no modification of the present program.

Incidentally, it seems as though most of the protests against the fortnightly reports came from commission houses which noted twice instead of once a month a shrinkage in the volume of business preliminary to the reports. Is it possible the brokers hope through a return to the old scheme simply to eliminate the mid-month dull period?

Of course, there is another suggestion that has not been put forward recently, but which was heard in former years after days of wild trading on the Government estimates. That suggestion was that the Department of Agriculture cease to interest itself in cotton figures, leaving the field to private initiative. Would that solve the problem of too much unsettlement and too many dull periods? W. R. W.

[Copyrighted, 1925]

Motor Oil Frauds.

With 17,000,000 automobiles constantly requiring oil, incentives to dishonest substitutions have greatly increased. But the public was hardly prepared for revelations made at Washington the other day when the Better Business Bureau and the Vacuum Oil Co. filed suit against the Penn Oil Co., asking injunctions to stop alleged substitutions of inferior oils upon motorists.

The Vacuum Oil Co. charges that in nine service stations in Washington oil sold as high-grade under the Vacuum Oil Co.'s name were in fact inferior and in some cases the drainings from crank cases. An automobile with a dummy crank case was used in getting evidence. The bureau says the investigation disclosed numerous cases where motorists have paid a high price for a gallon of what they thought was a high-grade oil, but which probably did not cost the dealers more than thirteen cents a gallon.

These fraudulent substitutions, it is said, have grown to tremendous proportions over the country, and through them hundreds of thousands of dollars are practically stolen from the motoring public annually, causing in addition damage to cars resulting from bad lubrication. The substitution of inferior gasoline by service stations professing to sell high-grade gasoline of well-known refiners is not wholly unknown in the trade. It grows, apparently, more and more necessary, in order to be sure to have oil and gas of undoubted good quality to patronize only the stations of distributors of established reputation. The profitable multiplication of service stations supplying automobiles in large and small cities, which buy supplies here and there, gives wide opportunity for fraud on the part of crooked dealers.

Texas Watermelon on Way to President Coolidge.

Fitchburg, Mass., Aug. 28—A watermelon weighing 100 pounds, is on its way to President Coolidge, at the Summer White House, according to Fitchburg railroad men, who say they saw it at the railroad station here the other day in a tin washtub. It is labeled as coming from a farmer in Weathersfield, Tex. The weight was marked on it by an express company. It is presumed to be a gift to the President.

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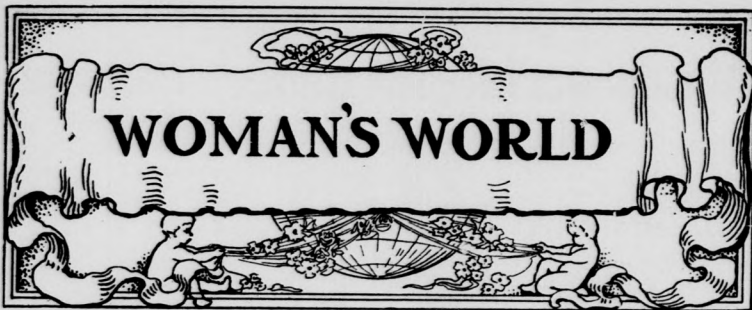
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Progress in Educational Efficiency.

Written for the Tradesman.

Many schools will open next week. By the middle of this month or a very few days later, practically all of our educational institutions up to and including high schools will be in full swing. The long vacation is over for this year. With the beginning of school there takes place for grown-ups as well as for children, a general tightening of screws in the machinery of living and of making a living.

It is not putting it too strongly to say that our schools are worthy of being what they are, the axis of the mechanism of family life in households where there are children. Some of our national experiments have not panned out as was expected. But taking it by and large, our public school system has been and is so much of a success as to be worth far more than the vast sum it has cost.

The writer honestly believes that our schools are better now than they ever have been before. They must be still further improved, but they already have earned our opinion that they are mighty good as they are.

Five Hours Rest a Day.

A number of years ago some joke-smith said "A teacher is a person hired to give parents five hours rest a day." Not so bad, taken humorously. Suppose we take it seriously. Let every mother whose duties are so many that they pile up on her, make a practice of getting a few hours rest from her children while they are away from her. This time may be her opportunity to push along her other work. It may give her a chance to think out quietly the solution of some difficult problem. But let her not hunt up a child problem for every day. Often she should, for the time being, forget that she has children.

Let her feel that they are in a safe place gaining what they most need, and put her mind at rest. From so doing her nerves will be steadier, her brain clearer, she can handle more masterfully every situation when her boys and girls with their inevitable noise and many wants are with her.

One secret of success is to give one's whole attention to the work in hand. Then, having finished one task and turned to another, forget the first.

This is the perfect theory. It can not always be wholly carried out in practice. A mother must often keep a number of things going at once. So much more reason for dropping what she can when she can. Let her further show her good sense by avoiding the common maternal error of feeling that she ought at least to be worrying about

her children when she isn't working directly for them.

Group Activity.

This is a comparatively modern name for what always has been an important element in school training. Although development of the individual is now being stressed and we hear much of "project" work and "laboratory" methods, they tell me that group activity is holding its own and that pupils are taught to work and to play together—to subordinate individual desires and likes and dislikes to a common end. Even as little folks they learn to give and take. I am glad of this because the group activities serve to correct in some measure certain obvious defects in home training.

Small families are now the rule—in many homes there is an only child, in many others there are not more than two children. Every whim is apt to be humored and, to speak frankly, the little darlings are spoiled. They do not learn to get along smoothly with others, and there is not the wholesome rubbing off of disagreeable peculiarities that takes place where several children grow up together. In not a few households the group activities of the schools should be supplemented by home teaching in the art of living and working with other people.

Getting Results.

In what single respect do the schools of to-day show greatest improvement over those of fifty years ago? In what one particular can school training offer best claim to being superior to home training? The two questions can be answered alike: The schools are getting results.

The older of my readers realize the great advance in educational efficiency that has taken place in the last half century. The boys and the girls of to-day have more cogent powers of reasoning, cleaner-cut habits of thought more clearly defined ideas of what they want to do and to be, than did their grandfathers and grandmothers. There is less of hazy aspiration, more of getting down to the ways and means of actual achievement. I believe that now the number of college graduates who cannot fill a place in industry or practical affairs is proportionately smaller than it was a generation ago, and that the number of cultured incompetents steadily will decrease.

Has home training kept pace with the schools in the adoption of scientific methods, We fear not. Indeed many proofs could be cited that it has not. We mention here only the commonly observed fact that in far too many households there is a continual nagging at the young people about their faults and failings, while no meas-

ures are taken that will effect a remedy. And is not the notion held that this constant nagging is about all that is needed in the way of parental training?

Fathers and mothers should adopt constructive measures. For instance, suppose that money burns a hole through Son's pocket. Don't lecture him every time he asks for coin, and end by handing over the nickel or the quarter or the dollar he has touched you for. Put him on an allowance and besides this, make him earn small amounts at least. Beginning gradually, let him select and purchase some articles of his own clothing. Within necessary limits, permit extravagances. Do not act as a shock absorber between him and consequences. Let him find out just what it is to run short with pay day quite a time ahead. The value of money can be learned only by using it. It never has been "jawed" into any one.

The Home as a Balance Wheel.

School work and methods are gauged for average pupils. In actual practice no two children react in the same way or in the same degree to any given measure. It is one part of the business of the home to be a balance wheel—to aid the school in stimulating the boy or the girl who is sluggish, and, when necessary, to help hold back the one who responds unduly.

An item seen not long ago in the newspapers told of a girl just graduated in one of the Southern states, who had been neither absent nor tardy in school attendance for the past eleven years.

I would say never start a child in making such a record as that. Schools when properly conducted under our compulsory school laws are invaluable for establishing habits of punctuality and regular attendance on the daily job. They are so good at it that all parents need to do is to back them up. Why not let it go at that?

The only kind of child who is likely to take an interest in making such an abnormally good record is the earnest, conscientious little soul who will want to go rain or shine, sick or well. Better lead that type into getting a little fun out of life, rather than bending the energies to making an absolutely perfect attendance record. For every person, young or old, something should come up oftener than once in eleven years, important enough to warrant a break in even so excellent a thing as school routine.

Home Influence Should Be Permanent.

Giving the schools full credit for their efficiency and for their other features of special merit, the home still ought to be the paramount influence in the child's life. We believe it generally is that now. It can be made that in nearly every case and can be brought up to what it ought to be, if parents will express their devotion more intelligently, and will throw into the discard outgrown and mistaken methods of training.

In a comparison of what the school can do with what the home can do, the school has pedagogic science, carefully perfected system, and highly trained effort to its advantage in the showing.

The home has the power of blood, the bonds of family affection, and great odds as to time in its favor.

In an article entitled "The Real Share of the Home in the Education of the Child," written by P. P. Claxton, former United States Commissioner of Education and here referred to by the courtesy of the David C. Cook Publishing Co., the surprising fact is brought out and illustrated with a diagram that on an average not quite one twenty-sixth part of the number of hours from birth to twenty-one years, or less than 4 per cent., is spent in school. To quote Mr. Claxton, "The meaning of this becomes more important when it is remembered that the six years of infancy and the six years of adolescence from fifteen to twenty-one are the years that count most in education."

It is hardly necessary to remind the reader that during both these periods great numbers of boys and girls spend very little time in school. The article concludes: "However efficient our schools may be, our children never can be fully and rightly educated until the homes do their part intelligently and faithfully."

Ella M Rogers.

Trends in Glove Styles.

Reversible cuffs in women's gloves for fall are said to be in considerable demand. These cuffs may be worn straight back, in which case a contrasting color shows. For conservative wear the cuff may be worn in the normal way. Chamois and doeskin gloves are also showing strength, and this demand is expected to carry through the coming season into the spring. Slip-on fabric gloves are likewise a leading variety and their popularity in the spring is forecast, although the gloves with cuffs are expected to retain the lead.

Want Fur-Trimmed Sport Coats.

Manufacturers of women's fur-trimmed sport coats are benefiting by an active demand for their merchandise with mannish fabrics receiving greatest attention from the buyers. These fabrics are herringbones, plaids, diagonal and diamond weaves and imported novelties. It is said that more and more women are buying coats of this type, in addition to the "dressier models," in order to vary their attire. Although, in general, purple shades are not regarded highly for women's fall outerwear, they are said to be playing an important part in sport coats.

Sets Liked in Women's Neckwear.

Collar and cuff sets are outstanding items in the business being done by women's neckwear wholesalers. Dress manufacturers are doing considerable of the buying of the sets, which are used to trim the favored black satin frocks. Reorders are also coming through from the department stores, which are said to be doing well with over-the-counter sales of neckwear sets. Nets and laces are used in many cases, with "cafe au lait" one of the most wanted shades. Tailored sets of white satin are also proving popular.

If you didn't have a job you would feel worse than you do with a hard job.

September Filled With Great War Memories.

Grandville, Sept. 1—The month of September is one of the war months of American history.

Among the greatest battles of the Civil War, and the most sanguinary, was that of Chickamauga, fought on the 19th and 20th of this month, 1863.

The Union forces under Rosecrans numbered less than 50,000, while the rebels under Bragg were estimated at 90,000.

The real hero of that battle, a man from the same state as Lee, who did not deem it his duty to follow his state out of the Union, but instead cast his services with the Union and freedom, was General George Henry Thomas, than whom no truer patriot ever lived, and whose record as a Virginian put to shame the treason of his colleague Lee.

Chickamauga was a two day battle, with the victory doubtfully on the side of the rebels. General Thomas, who had won his spurs on other fields, proved his worth in this great battle, winning for himself the title of "Rock of Chickamauga," a title that was well earned, since, in the after time, he met and routed Hood, driving his army from Tennessee forever.

Both wings of the Union army were routed and driven from the field. General Rosecrans had fled back to Chattanooga, believing that all was lost. At the same time, however, Thomas held the center with a stubbornness never before equalled. It was his masterly generalship that saved our army and Chattanooga, for which the name of Thomas shall ever shine as one of that list of great men, beginning with Grant, going down the line with Sherman, Sheridan, Custer and others.

General Thomas' fidelity to the Union is all the more noticeable since he was a Southerner by birth, and had at least as many ties binding him to the state of Virginia as had General Lee. The latter has been denominated one of the greatest generals of the world. Even a local newspaper not long ago sounded peans to his praise in an editorial, ranking him alongside of Napoleon, Alexander, Hannibal and Caesar!

This local purveyor of news was so wrapped up in its admiration for the leading military exploiter of a war for the perpetuation of slavery that it forgot there was once a man, a general named U. S. Grant, who had something to do with putting its hero out of commission.

The Grand Army knows where to place these generals, and although Lee was a good military man, he was out-generaled and outfought by U. S. Grant. The idea of ranking Lee as a general equal to the tanner from Galena is ridiculous.

Military geniuses are rare. Grant was one, the greatest American general, whatever newspaper critics may say. Napoleon Bonaparte was the world's greatest general, while our Ulysses Grant holds the place as first American.

"Pap" Thomas has a place in every American heart, home folks as well as soldiers. Chickamauga saw the acme of his glory, followed later, however, by feats at arms that would have done credit to some of the world's best generals.

While Grant was hammering away in Virginia against the rebel armies, Thomas in the West was making inroads that swamped the hopes of a Southern confederacy and placed the loyal Virginian with the list of America's greatest generals.

Nashville and Franklin add to the glories of the sturdy Thomas.

While we are building monuments to our soldier braves, what would be more appropriate than a statue of this great Virginian, and great American, erected in Richmond to remind the sons of the South that patriotism still lives, and that one of her greatest sons holds

lasting place in the hearts of all the American people?

There were other memorable battles fought this month, but that of Chickamauga caps them all, and the name of General George H. Thomas stands out as the greatest figure of that struggle, the bloodiest of all the battles of the Civil War.

Wars, however terrible they may be, are sometimes necessary.

Nobody will deny the necessity for the war which saved the Union and emancipated a race. Although it would have been less costly to have purchased every slave, that was an impossible thing to do, since the slaveowners

would never have consented, therefore the Civil War had to come, the fore-runners of which were John Brown, Gerrit Smith, Harriet Beecher Stowe and others whose skirmishes led up to the opening guns of Sumpter.

To-day we are hoping for a lasting peace throughout the world. If it were not for hope the world would be wretched indeed.

Hope sees a star and hears the rustle of a wing.

Up the heights of Time grows the world, meeting new issues as they arise, and the hope is that all these may be solved without resort to hideous war. Nevertheless the story of the

of the world is a story of bloodshed and crime. History without war would be tame indeed. Great wars have come that man might win for himself liberty of conscience, free speech, free press and opportunities for his children, that they might have life, liberty and the pursuit of happiness.

Human nature has changed very little in the past centuries. The man who would fight to make America free a few generations ago will fight to-day, if necessary, to preserve that liberty and equality from the hand of the despoiler. All honor to our soldiers, past and present.

Old Timer.

It's a HAWAIIAN PINEAPPLE Year

SAYS The Pineapple Association

Why not make it even bigger with DEL MONTE?

The advertising of the Hawaiian Pineapple Association has been remarkably strong and persistent for five years. This year, however, it's stronger than ever before—one of the most impressive campaigns ever conducted on a food product.

We want you to know just what is being done to make it easier for everyone to sell pineapple.

But, most important of all, we want to emphasize exactly what this advertising can do for your sales of DEL MONTE.

Years of continuous advertising have made DEL MONTE the quality brand for all canned fruits. It's the brand that millions of housewives know and want.

More than that, DEL MONTE Pineapple has been specially advertised by itself for years. Three color pages in *The Saturday Evening Post* and a series of color pages in the women's magazines are included in our current season's plans.

Why not decide now to feature pineapple under the DEL MONTE label? To your customers it offers a guarantee of quality—always. And to you, ready salability—a wide market—and steady assurance of the kind of good business you want.

Just be sure you SELL DEL MONTE



September Suggestions

And while you're talking Pineapple, don't forget Sliced Peaches. Heavy September advertising makes it very worth your while to feature this item right now.

Remember, too, that we can provide free display material. For DEL MONTE window and store display cards and cut-outs, window papers, newspaper and multigraph cuts, leaflets, etc., address the California Packing Corporation, San Francisco, California.





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

Novel Toy Poster Outfit.

A novel educational toy is just being placed on the market which enables children to make unique posters. This patented plaything puts to work the creative instinct of the child who is tiring of the usual toys with which it plays. It consists of an outfit which works on the "layer" process already successfully used in commercial display work. The completed posters depict familiar childhood subjects, the effect being secured through mounting painted cut-out pieces or layers on a background or on each other. The outfit comes complete with wooden frames, water colors, brush, glue and color guide and assembly sheets. The child is clearly instructed just how the posters are "built" up. The outfit, with two subjects, is priced to retail at \$3.75. Additional subjects retail at \$1.25 each. The first series contains Mother Goose subjects, and the manufacturers plan to issue new ones of educational and historical character monthly. Those forthcoming soon will deal with the landing of Columbus, Paul Revere's ride and the arrival of the Pilgrims. Leading stores are said to be stocking this toy.

Good Holiday Belt Business.

Business in men's belts for the Fall and holiday seasons is reported to be very satisfactory, with the initialed buckle variety, attractively boxed for gift purposes, doing especially well. When goods are intended for gift purposes sterling silver is the material preferred for the buckle, although the bronze finish is also in demand. Calfskin is the preferred leather, with novelty colors such as light tan and blue selling well. Increasing importance of the color and style element in belts is seen by the style charts used by belt manufacturers in their advertising. These charts recommend shades of belts that will harmonize best with the various colors of men's clothing, in this way encouraging the ownership of more than one belt by each man. Reviving popularity of suspenders is said to be having little effect on sales of belts, since men prefer to wear a belt to give an added dressy appearance, even while they are wearing suspenders.

Repps Lead Cloth Fabrics.

Increasing confidence in the purchase of worsteds and woollens for the Fall requirements of the garment industry

has been noticed during the last ten days. The demand is said to have centered upon the repps to a great extent, rather than upon the sheen twills, which hitherto have been fashionable. A feature of the demand for repps has been the purchase of plain varieties by jobbers and cutters-up and the decoration of these with many designs of embroidery. This procedure gives the purchaser the advantage of possessing exclusive patterns, as well as giving him a sizable price advantage in many cases, since the cost of the staple cloth plus the embroidery charges is said to be less than the price of the finished product when sold as a fancy fabric by the mill. Aside from the demand for repps, an active call has sprung up for the jersey cloths and balbriggans. One large mill reports that it is sold up on these fabrics until Oct. 1.

Silk Hosiery Prices To Hold.

While there has been much talk about the possibility of advances in prices on women's full-fashioned silk hosiery for next year, the best opinion in the local market is that quotations for deliveries covering the first half of 1926 will be unchanged on lines going to the jobbing trade. It is well recognized, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers, that the exceptionally strong market position of full-fashioned silk goods this year has been due to the price stability insisted upon by manufacturers. To put a price advance into effect, although justified by supply and demand, would not be a good thing for the business in the long run, in the opinion of many in the trade. Aside from this is the belief that a decline in raw silk prices is likely to develop before the end of this year.

Larger Sales of Corsets.

Although the clasp-around type of corsets is still the best selling item, a recent increase is noted in the calls for the old back-laced types. This is ascribed to the difficulty which larger numbers of women are having in displaying the straightline silhouette that is still largely retained by fashions. Although the emphasized waistline being shown in Parisian dress styles is encouraging to corset manufacturers, it is recognized that the accentuated figure of former years is probably gone forever. A reported increase in sales of corsets during the past year is attributed by some manufacturers partially to the rubber reducing corset fad of a year ago. The fad collapsed rather rapidly, but it is said to have served the purpose of getting women thinking about corsets.

Softer Worsteds Preferred.

Although the Spring lines of most mills producing men's wear fabrics are opened, the question as to the extent of the return of worsteds to popularity is still largely unanswered. It is recognized that worsteds are now on a level where they can compete with the wool fabrics in many price ranges, but it is still doubtful as to how the consumer will like the hard-faced fabrics. Buyers who have visited the market thus far are said to have reflected this uncertainty in their purchases. On this account, more mills are emphasizing their softer finished worsteds, such as the mill finished effects. Meanwhile, with much business remaining to be done on the Fall goods, mills are anticipating active reordering by the clothing manufacturers, especially of the more staple fabrics.

House Dresses Are Styled.

Manufacturers of house dresses have noted such an insistent demand for stylish garments during the last few seasons that their lines for the Fall are frequently no different than the popular-priced goods of the ordinary dress house. This is shown by the tendency of some manufacturers to include balbriggan, jersey and flannel dresses in their Fall line. Tailored effects, turtle necks and kick pleats show the trend toward increased styling, and the bright fashionable shades are the rule. Flannel dresses are being shown in striped and printed effects, the latter being especially popular. In the ordinary run of house dresses gingham is said to be showing revived strength. The continued shortage of rayon is expected to preclude the use of this in house dresses at least until the Spring (1926) season.

New Ensemble Underwear Set.

In line with the progressive simplification of women's under apparel is a new ensemble outfit, combining four garments in one, which is offered by a New York manufacturer. Designed primarily for youthful figures in sizes ranging from 32 to 40, the garment combines brassiere, undervest, girdle, garters and panties. No other undergarment is necessary. Among the advantages claimed for the article are the time saved in slipping it on and off and the freedom from ridges and bulges which are unavoidable when several separate garments overlap. The outfit hooks on the side and is made of soft materials which are washable and yet which are said to give ample support. Made in a variety of styles, among which is the adjustable brassiere type, the outfit will retail from \$10 to \$25.

Ostrich Feathers For Hats.

The revival of the big hat for women is said to have had a stimulating effect on the sales of ostrich feathers, which will be used extensively this Fall. The big hat is expected to require ostrich feathers of the uncurled type, while smaller hats will be trimmed with the clipped variety. Long trailing sprays of feathers, twelve to fourteen inches in length are also being shown on latest Parisian models. A novel use of ostrich feathers, which

is expected to take with the flapper element and possibly with older women is upon the small gamin head of kid-skin which is sewed to the hat. Here the feathers play the role of hair upon the heads of resemblances of grotesque faces of small boys. It is expected that this Parisian idea will be adapted so that the faces of pretty girls will be used instead of grotesques.

Silk Handkerchiefs Called For.

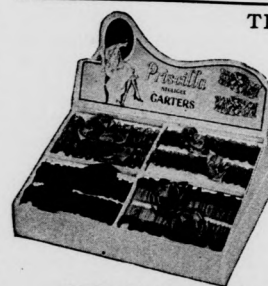
Women's silk handkerchiefs continue in active demand for the Fall, but the call for the georgette variety has now been replaced by the popularity of chiffons, while the crepe de chine type continues to sell well. The chiffon handkerchiefs are desired with hem-stitched borders rather than with hand-rolled hems, since the heavier weight of the former drapes the handkerchief more attractively. Men's silk handkerchiefs continue to be favored in the bright colors and distinctive patterns. The character of the demand seems to indicate a desire for color blend with the necktie, but the patterns do not have to be alike, as was the case in tie and handkerchief sets sold during the Spring season.

Good Demand For Men's Ties

Buying of men's neckwear continues active, with the bold figured effects and eccentric patterns receiving most attention. A good holiday season on these is looked for. The demand for purple neckties from the consumer is now beginning to be felt and difficulties are being encountered in making adequate deliveries. This fad, however, is looked upon as a brief one, especially since purple is not a desirable shade for men's purposes, owing to the fact that it is only suitable for light complexions. The demand for red shades is expected to be strong during the Fall.

Women's Neckwear For Fall.

The demand for women's neckwear is increasing and the prospects for Fall are considered good. Many novelties are being shown. These stress the use of ribbons and satin buttons. In scarfs, hand-painted designs are prominent, with high shades continuing strong in the usual silk merchandise. In imported lines, the lace panel or square attached to a V-shaped collar is among the most wanted merchandise. There is also an extensive showing of jabots and side frills, according to the United Neckwear League of America.



TRIM AND
TASTY

Ask
Your
Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

For Quality, Price, and Style

WEINER CAP CO.

Grand Rapids, Mich.

House Furnishing Stocks Low.

Buyers of kitchen and house furnishings who have been visiting the markets in large numbers during recent weeks have been reflecting the bareness of their stocks by their insistence upon quick deliveries of orders. In the face of so many unexpected requests for prompt shipment manufacturers have been compelled to warn of probable delays in delivery. Another result has been a moderate stiffening of prices. Sales of aluminum ware are said to be increasing at the expense of the enameled variety. Among novelties being offered in the aluminum ware is a two or three cup electric percolator intended for use in small apartments. An active response from buyers is reported on the novelty, which will retail from \$4.50 to \$5.

Velvet Demand Still Active.

Demand for velvets continues active from the dress trade, with chiffon velvets and erect pile fabrics receiving most attention. As is the case with wool dress goods, no one shade is being featured to the detriment of the other hues. This situation is distinctly pleasing to manufacturers of velvets, since it probably means a larger total value of sales. Another advantage of this state of affairs is that it decreases the likelihood of certain shades being left on the hands of the manufacturer. Although brocaded velvets continue popular, some opinions are being expressed forecasting an unfavorable reaction in this merchandise later in the season. The quantity of imported brocaded velvets in the market is said to be an added unsettling feature.

Styles in Silk Undergarments.

Buying of women's silk undergarments for the Fall has centered upon crepe de chine and crepe back satin models, with much lace ornamentation. The laces are chiefly of the novelty or appliqued net variety, since the hand-made type has largely disappeared from use for this purpose. Aside from the lace trimmings, ribbons and other embellishments are liked. Although all the high shades are favored, pencil blue and green are said to be preferred hues. Tailored garments are in demand as well as such novelties as dance sets and brassiere top chemises. Increased sale of silk pajamas in the high shades, which is also noted, is attributed to the use of these garments for lounging purposes.

New Type of Doll.

A new baby doll, which fulfills the child's desire for an action doll that can be cuddled, is now being offered by a manufacturer. The feature of the toy is the hand-clapping effect, which is automatically produced by a slight pressure on the chest, while at the same time a crying noise is produced. In this way two characteristic actions of the infant are utilized. The doll comes fully dressed, with hand-painted or moving eyes, and is to retail at from \$2.25 to \$5. Buying of dolls, while later than usual, has been quite satisfactory in volume recently.

New Negligees Are Shorter.

The new negligees are of shorter length than were those offered for last

Fall. This is true not only of the dainty boudoir negligee, but also of the practical quilted robes for cold weather, according to the negligee division of the United Underwear League of America. The leading designs being offered feature marabou and ostrich trimmings in the more elaborate models. The materials used vie in beauty with dress materials. In frequent instances brocades, gros de Londres, satin and chiffon are used. Instead of the slip-over model, preference is being given the garment which opens down the front. This is more easily put on.

Novelties Taking in BedSheets.

While the use of colored sheets and pillow cases has not attained an extremely wide vogue, there is considerable interest in these novelty pastel bed accessories, according to a well known sheeting firm. The sheets are 90 inches wide and are available in pink, blue and orchid, with pillow cases to match. The goods are sold in single pairs or in sets. The sheets wholesale at \$12.50 per pair, and hem-stitched pillow cases at \$2.75 per pair. Fine imported cotton is used in their manufacture. This firm also reports a good sale for white embroidered pillow cases in a large variety of patterns. These are active holiday items and are priced from \$10 per dozen to \$4 per dozen, wholesale.

Balbriggan Garments Hold Favor.

The demand for balbriggan garments continues a feature of the buying of knitted outerwear. Most factors en-

gaged in their production are of the opinion that this vogue will last through the Fall and into next Spring. Coat sweaters and varied wool and worsted novelties are taking well. The demand for rayon merchandise, however, is still somewhat slower than was anticipated. This condition is considered temporary, and reflects the quantity of stocks which have been available. The trade generally is now giving greater attention to special sizes in outerwear for juniors. Dresses, particularly, are being offered for which entirely individual patterns have been made.

Styles in Men's Pajamas.

Novelties continue to lead in men's pajamas, high colored charmeuse in flowered effects being illustrative of the type of merchandise now in demand. Among the novelties which are selling well is the sleep coat, which is provided with buttons, but in other respects is a modern version of the old-fashioned nightgown, since the pants are missing. A demand is also noted for pajamas with longer coats, so that the garment may be used for lounging purposes. There is also quite a call for buttonless pajamas, the coats of which are of the slip-on variety. The adding of collars to many models and the popularity of fancy broadcloth materials also illustrate the trend toward novelties. Cotton flannels are doing well.

Jade Used For Dress Ornaments.

Advices to the jewelry trade from Paris indicate a notable vogue abroad for jade ornaments for formal wear.

Among these are long-shaped barettes, which have an oval piece of jade set in a corolla of leaves. They are diamond studded, in a gold mounting, and are very popular as ornaments for the hair. Corsage ornaments, several inches long and rather narrow, are also made of jade. These decorations are quite expensive, being set in gold encrusted with diamonds. Another item for costume wear is rectangle of jade, set within two circles of black onyx, studded with occasional diamonds.

Demand For Polished Stones.

A report from London to the local American trade indicates the polished diamond market there has now followed the lead of that in rough stones. A stronger tone is developing and a large volume of business is being done. There has been a demand for parcels of small eight-cuts and carat stones of all grades, while the scarcity of good single stones is becoming more marked. Better grade eight-cuts and straight sizes are much sought after and maintain their price very firmly. The market, it is added, is having the regular visits of dealers from all quarters anxious to pick up as much of any of the small lots as may be offered.

Sufficient.

"Did your last employer give you a reference?"

"Yes, but it doesn't seem to be any good."

"What did he say?"

"He said I was one of the best men his firm had ever turned out."



BEAR BRAND HOSIERY FOR CHILDREN

**Bearskin No. 1**

Largest selling children's stocking on the market today. Lisle finish, carded yarn with 2 thread leg, 3 thread foot and 4 thread spliced heel and toe. 1 Doz. boxes. Sizes 5 to 11½. Black, Brown.

\$1.80 Doz. on size 5, Rise 7½c

Panama

Long-wearing children's stocking of excellent appearance. Fine gauge combed yarn, 2 thread leg, 3 thread foot and 4 thread heel and toe. Elastic looping. 1 Doz. boxes. Sizes 5 to 10½. Black, Brown, Elk, White, Sand.

\$1.90 Doz. on size 5, Rise 7½c

Bearnee No. 7

One of the fastest-selling stockings ever featured. A fancy colored cuffed top seven-eighths silk lisle hose in beautiful designs, assorted two color combination cuffs to the box and with the popular ribbed instep to the top. All reinforcements for wearing and service. ½ Doz. Boxes. Sizes 6 to 9½. Sand, Champagne, Gray, Russian, Calf, Sunset, White.

All sizes \$4.10 Doz.

Twostep

A Sunday stocking for boys and girls. Double twisted mercerized yarn. Very fine gauge, 2 thread leg, 4 thread foot and 5 thread heel and toe. ½ Doz. boxes. Sizes 5 to 11½. Black, Brown.

\$2.40 Doz. on size 5, Rise 10c

Sandow

A sturdy boy's stocking made to stand up under severe wear. Triple strength leg and special form-fitting ankle. 4 thread spliced heel and toe. Elastic looping. ½ Doz. boxes. Sizes 6 to 11½. Black.

\$2.60 Doz. on size 6, Rise 10c

Paraqueens

One of the finest misses' stockings on the market today. Very fine gauge fiber silk in the new style English rib with 3 thread leg and 4 thread heel and toe for long wear. ½ Doz. boxes. Sizes 5 to 10. Black, Log Cabin, White, Elk, Sand, Champagne, Russian Calf.

\$5.65 Doz. on size 5, Rise 10c

Mail Orders **PROMPTLY** and Efficiently Filled

PAUL STEKETEE & SONS
WHOLESALE DRY GOODS GRAND RAPIDS, MICHIGAN



To Think About When You Locate a Market.

After determining the approximate locality in which location is desired, there are a number of factors influencing the choice of the particular street. The distance of the street from the lines of communication is very important. Usually in all but the larger cities the main shopping street is the one traversed by street cars. Street car lines may serve numerous types of communities. Therefore some analysis should be made of the traffic that the car lines carry. Street cars coming from one district will bring a different class of trade from that brought by cars coming from another district. Then again, it may be desirable not to locate the store on a street with street cars. This might depend on the buying habits and the type of customers. Customers with automobiles may prefer to go to side streets, where there are no street cars, to avoid the traffic. In addition to the street cars, those streets that are traversed by the bus lines are worthy of consideration. The frequency of service and the fare of either the street car or the bus lines will affect their importance with regard to street location.

Many of the present retail districts originated before automobiles were so numerous, and, therefore, many of the streets are not wide enough to afford requisite parking facilities. Most cities have been compelled to make parking restrictions and, no doubt, there will be many more made in the future. Some streets have been made one-way thoroughfares to facilitate the handling of traffic. Both of these facts need be given consideration in the selection of any street as a location for a store. Due regard should be given to the effect of present and possible future restrictions upon the proposed business. In some businesses the need for space to park cars is not so imperative as in others, depending somewhat on the length of time consumed in making purchases.

Some streets offer better advertising advantages than others. This is true not only because there is a greater number of passers-by, but also because some streets may be easier to find than others. The importance of the latter factor would, of course, be in proportion to the amount of trade drawn from the surrounding territory. Often the farmers and other visitors will know only a few streets in a city. Hence the advertising may become more effective when the visiting customer is already familiar with the location.

One side of a street is usually more popular than the other. There may be

several reasons for this. If the street is not level, the upper side is usually more traveled than the lower. This may be accounted for by the fact that the upper side of the street is cleaner, or that the human tendency is to get on the upper side of things. Then, again, there is the question of the shady or sunny side of the street. In the Summer the preference for the shady side becomes quite marked, and this is especially true for women, who do much of their shopping in the hottest part of the day. Sunlight is always an important factor to be considered in locating a retail store. Shoppers naturally seek the protection of the shady side of the street in the Summer, and the sunlight affects the displays that the store has in its windows. Satisfactory displays are more difficult to make in sunny windows than in those in which the light is controlled or shaded; a bright glare from the outside tends to make a mirror of the plateglass windows, preventing the best appearance of any display. Then, too, the sun's rays will spoil some type of goods especially the delicate fabrics displayed in the windows of stores catering to the trade of women.

It is possible, however, that for certain reasons the sunny side of a street may be preferred. An analysis of sales may show that the largest business is done in the Winter months, during which time the traffic may prefer the sunny side. The rent is usually cheaper on the sunny side. Another factor in determining the preferable side of the street is the convenience to the street car stops. When a car stops people usually go to the nearest curb, rather than across the street. The distance of a location from a prominent transfer point is a very important factor. Customers transferring to other parts of the city may take time to make a purchase, but in order to do so they would prefer not to get off the car any considerable distance from transfer point.

A building costing \$18,200 completed every nine minutes during the last year is the record Chicago offers to the world as proof that the lakeside metropolis is going ahead with her industrial and financial expansion. Put in that way, it is a striking illustration of city hustle and growth. New York could probably overmatch Chicago if the figures were computed on the same scale. All the other cities in the country could tell a similar startling story, for, in spite of periods of recession and occasional blue Mondays, the fact is that an enormous line of business has flowed throughout the year and is flowing still all up and down these forty-eight states.

BLUE GRASS MILK

BLUE GRASS BUTTER

WORCESTER SALT

KENT CLUB COFFEE

TEA, SPICES, ETC.

GOOD LUCK and DELICIA OLEO.

THRU COMMUNITY GROCERS ONLY

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

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

Red Star Flour

Asking salesmen if their flour is as good as RED STAR is a common practice among quality jobbers. These buyers know real quality and know that the family trade demands it. The standard with this class of trade is RED STAR.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

Care of Meat in the Home.

The care of meat in the home is an important factor when one desires a product that will meet with the approval of the most fastidious meat consumer. The handling of a cut of fresh meat after purchasing from a butcher may be correctly or incorrectly performed and will thus partially account for the satisfaction or dissatisfaction as registered at time of serving. Too much care cannot be exercised when handling fresh meats in the home, and the following suggestions may be of some help to the housewife in helping her to care for the fresh meat supply. Immediately after the meat reaches the home, it should be unwrapped, all paper removed, and placed in a cool place or refrigerator. When the ordinary wrapping paper is used, this should never be allowed to remain in contact with the meat for a longer period than is necessary for transportation, as this kind of paper has great absorbing powers, tending to remove some of the essential ingredients of the flesh as well as the coloring. Wax or rice paper need not be removed as they tend to act as protectors and preserve the color at the same time. When meat is placed in the cooler it should be protected from the ice by a cloth, although if a plate is used, this may be placed directly on the ice. The meat should then be covered by using a plate or other porcelain cover, although wax or rice paper may be used as a substitute. The ice chest should be free from such vegetables or other commodities as have a strong or peculiar odor, for meat readily absorbs these odors. If meat is stored in a place where it can freeze, special care should be exercised in thawing it out before using, as meat cooked after being only partially thawed out will prove very undesirable at the time of serving. During warm weather, especially if the meat is not kept at a low temperature, addition of a light sprinkle of salt or searing the cut will act as a protective agency. The addition of dressing consisting of vinegar, oil, salt and pepper will greatly add to the keeping qualities and furthermore will increase the tenderness and produce a flavor which is highly appreciated by many.

Average Crop of Honey Expected.

About an average yield of surplus honey per colony this season is indicated by information recently collected by the United States Department of Agriculture from a selected list of beekeepers throughout the country.

The average reported yield of surplus honey per colony to July 10 this year is 29.9 pounds. The average yield to July 1 for the preceding 10 years is 21.4 pounds. About 46 per cent. of the total surplus is usually made by July 1. This year's reports indicate that about 56 per cent. of the total surplus production is usually made by July 10. The proportion in different years, judging from past experience will range from about 43 to 65 per cent. It is quite probable that a larger proportion than usual of the season's crop has been made by July 10 this year.

The total United States production of surplus honey will be slightly restricted by a reduction of 4.6 per cent.

in the number of working colonies from the number in the spring of 1924.

The condition of honey plants, 78.9 per cent. of normal on July 10 compared with a 10 year average of 82.4 per cent. on the former date of July 1. In the white clover region conditions have been very irregular, the weather being generally cool and dry early in the season followed by dry hot weather which restricted the nectar flow. Recent rains there have improved conditions for late bloom.

A good sweet clover yield is expected in the Northern plains states. In California the present condition of honey plants is very irregular but averaged fairly good with star thistle excellent. Unfavorable weather reduced the early flow and in some cases prevented effective work by the bees. Three years of drouth in much of the sage country resulted in reduced yields or total failures. Fogs reduced the crop of orange honey.

The United States average condition of bees on July 10 was 91.4 per cent. of normal, or 2 per cent. above the average for July 1.

Do You Eat Cat Meat?

The words "cat meat" used by many agricultural papers graphically describe the lower grades of beef which a vast number of the consumers are purchasing for part of their sustenance at figures greatly above the real value when placed on a comparable basis with prime meats. Scores of purchasers have been the victims of unscrupulous dealers and thus in time many have assumed that meat is meat, never realizing that a great difference in quality of meats exists. The lack of training or education or their own indifference, as displayed by many, perhaps have greatly facilitated the condition whereby the dealer was able to substitute an inferior product for a high-grade one. Many of the consumers of to-day would be more than willing to pay the price for a superior article if they were certain they would receive just what was ordered and what they paid for, but as is the case with many people, complaining or kicking is the last of their intentions, and consequently they take what is offered and make the best of it; while, on the other hand, if a strong protest was registered and put forth every time an inferior product was offered as a substitute for a superior one, soon the unscrupulous dealer would be forced to change his methods of retailing meats. Such expressions of dissatisfaction would undoubtedly soon affect the dealer whereby his future sales would be made on a quality basis. The great haste and quick methods of production and carrying on a business have had a tendency to produce a quick turnover, or, in other words, the finished or high quality products are produced in a small amount and form a small percentage of total production. Justified complaints plus an educational programme as to how to determine the quality in meats and the advantage and satisfaction received when the same are consumed will no doubt greatly help in the elimination of "cat meat," a result to be desired.

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Push its sale. You will do your customers a service and will serve yourself through the increased sales it will bring.



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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.

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



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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.

Guard Against Poor Methods in Furnace Business.

Written for the Tradesman.

"It is bad business to sell a furnace to be paid for when the customer is 'satisfied,'" a dealer told me the other day. Then he went on to explain:

"You practically offer the other fellow a premium not to be satisfied. Few men are anxious to pay out money before they have to and are often glad of an excuse for postponement. If the customer is short of money he will often discover some trouble and require you to send a man to adjust it. After you have done so he will insist that he must have time to see how the change works. He will then discover something else he thinks ought to be done, and a man must be sent out again. In this way he not only delays the payment of his bill, but puts the dealer to endless expense in treating purely imaginary defects.

"It is bad business to sell a furnace to be paid for after the customer has used it one winter. No other part of the house is furnished on that plan. A man does not wait to pay for the roof until it has been on a year, so he can see if it will leak. He does not wait to pay for the plumbing until it has been in operation long enough to see if it will get out of order. For all the rest of the house and furnishings he pays as he gets them. Why should furnaces be sold on a different plan.

"It is argued in defense of the system that no person knows whether a furnace will heat a house until it has been tried in severe weather. Were that true, it would be a sad reflection on the men engaged in the business. A man who does not know whether a furnace will heat a house before he puts it in should seek some other occupation, and no sensible man should buy a furnace from a dealer who does not know before he puts it in whether it will heat the house or not. A man cannot afford to have his house converted into an experimental station.

"Success in heating a house depends far more on the hot and cold air pipes than on the furnace. After the house has been piped it is often impossible to make changes, and if the trouble in heating is due to this cause a change in the furnace will not overcome it. A man cannot afford to have his house spoiled and the heating of it made forever impossible by having the work done by a dealer who is so incompetent that he does not know whether the

furnace will heat the house before he puts it in.

"There is a general outcry at this time against 'combinations' in restraint of trade, but there should certainly be some combination among furnace makers and furnace dealers in restraint of the shockingly unbusinesslike methods that have prevailed in the sale of furnaces. It is a bad business to guarantee that a furnace will give satisfaction. A competent man will always be willing to guarantee his goods and his work to the fullest possible extent, but a man who guarantees satisfaction is not giving a guarantee on either his goods or his work, but on a state of mind in another person.

"A guarantee should be an agreement to do certain specified things under certain specified conditions and the more thoroughly a man understands his business the more precise and definite will he be in the form of his guarantee. A guarantee of satisfaction is not business, but gambling.

"It is a bad business to tell a prospective customer how much fuel he will use in heating his house. The consumption of fuel depends as much on the man who operates the furnace as it does on the furnace itself. Give your customer facts and figures in regard to other cases, but tell him frankly that the amount of fuel he will use will depend very largely on himself.

"It is bad business to allow the customer to determine the size of the furnace and the size and location of hot air pipes and registers. I would not take a job on that plan, even if the customer were to give me a written contract that he would not hold me responsible for the results. The contract would soon be forgotten but the failure of the job would be remembered forever.

"It is a bad business to put in a furnace that is too small for the work and depend on sending an expert with a poker to make it fulfill your guarantee so you can collect your money. You may get the money, but you will get no reputation if you cannot get the contract at a price that will justify you in putting in an honest job. Let the other fellow make the failure. In calculating a furnace it should be remembered that it is not probable that it will be operated by experts after you leave it, and it is after you leave it that it makes or mars your reputation.

"It is bad business to guarantee the life of a furnace. A very poor furnace will last a long time if properly used. The best furnace ever made can be ruined in a single winter by bad treatment. People will fill a furnace with coal, turn on all the draft, and forget

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about it until the furnace is a white heat, and they are reminded by the house becoming too hot. Then they close the registers. They often forget to check the draft, but even if they do the fire cannot be checked instantly. People will close the cold air damper and forget to open it. Any furnace can be burned out if there is no air passing over it. No furnace will burn out in any reasonable time if there is always a supply of cold air passing over it.

"The only guarantee that should be given on the life of a furnace is to replace free of charge any part that gives out by reason of the original defect in material or workmanship; not on the treatment the furnace will receive after it is out of your hands.

"It is a bad business to allow botch work to be done on any job, no matter how cheap. Be sure your sin will find you out. It is bad business to depend on a man to install a furnace simply because he can handle a pair of snips and soldering iron. A man may be a good mechanic and have no knowledge of the principles of heating and ventilation. It has been bad business along these lines and other lines that has given the use of warm air a black eye and caused the popular impression that if a first-class job of heating is desired, steam or hot water must be used."

In brief, in furnace work it does not pay to take chances. You must be sure of your ground, and sure of each step you take. First, you must know furnaces; you know your particular make of furnace and just what it will do. Then, you must determine accurately what your furnace, installed in a certain building, will be called upon to do under reasonably extreme conditions. This determined, you must estimate conservatively and carefully, so that your installation will measure up to all reasonable requirements. And you must do a good, workmanlike job which will stand up.

Any guarantee should be based upon the sort of specific performance that can be checked up. Here is where knowing your business counts.

No guarantee is quite so important in ensuring satisfaction as taking a little time to show your customer how to operate his furnace intelligently and economically. A service department is worth a great deal to a furnace dealer who is building up a business. Most of the furnace complaints are due to the human factor; to the man who is operating the furnace without just knowing how to do it right.

More Than a Coincidence.

In 1916 grape shipments from all domestic sources were 12,062 cars. Eight years later, in 1924, 69,398 cars were marketed at relatively higher returns than in the earlier season. The output has been on the steady increase and is by no means at its peak. In 1920, 41,309 cars were sold; in 1922, 59,914 cars and in 1923, 65,330 cars. Of last year's 69,938 cars, California produced 57,700 cars against 12,238 cars for the balance of the country. In 1916 California shipped only 3,477 cars. California growers received \$54,250,000 for the 1924 crop of 1,550,000

tons. This year 602,000 acres are in cultivation in California with an expected crop of 2,048,000 tons. There are two distinct types of grapes: those used for table purposes and those which are now called "juice" grapes but formerly were spoken of as "wine" grapes. The name has been changed but probably not their ultimate method of consumption. At any rate juice grapes bring in more revenue than table grapes and their increase in tonnage is largely responsible for the tremendous gain in the Nation's output of grapes.

Winding Up of Resort Season.

Traverse City, Sept. 2—Tourists and sojourners are departing from this region in large numbers every day. The opening of the schools and the close of the vacation accounts largely for the exodus. Hotels have been well patronized and merchants favored with considerable trade. Drouth has prevailed during the current month and many unpaved highways are badly damaged as the result of the unusually heavy travel. Hundreds of tourists were compelled to abandon trips to points in the Upper Peninsula, owing to the inability of the ferries at Mackinac to carry the conveyances used across the Straits. The weather has been extremely hot at times and quite cold at others.

At present heavy shipments of apples are under way and the cider mills are in full operation.

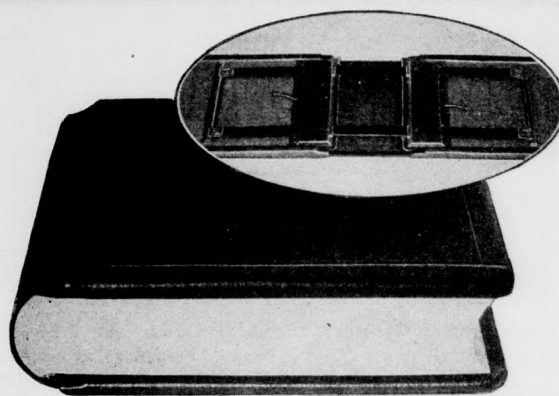
Rain is greatly needed. Corn, beans, potatoes and kindred field crops are suffering for the lack of moisture.

Sufferers from hay fever are arriving in considerable numbers. Hotels do not desire their patronage and many, especially of the poorer classes, obtain accommodations in private homes. A. S. White.

Operation Cures Chicks of Appendicitis Attack.

Belleville, Ill., Aug. 28—When the chickens owned by William Burgadine became ill, he investigated the interior of one of them. He discovered that the fowl was suffering from appendicitis. Removal of the inflamed appendix from a number of other chickens has resulted in their complete recovery, he says.

The disturbances in Vienna on occasion of the Zionist congress are the continuation of an old story. Anti-Semitism as a political issue has flourished in Central and Eastern Europe for generations, and even threatened, during the present century, to invade France. Post-war hysteria gave impetus to the growth, in Germany, Austria and neighboring countries, of an organization, the Kackenkretzlers, somewhat similar to our own Ku Klux Klan. They have carried out anti-Jewish demonstrations in defiance of the authorities and in some cases have openly fought the police, as the other day in Vienna. The Kackenkretzlers are used by the politicians for their own purposes, just as the Klan is used in the United States. They are to be condemned for the same reasons—as anti-democratic and anti-social disturbers of the peace. They raise dangerous issues, in a needlessly brutal manner, which can be solved, at best, only through the utmost delicacy and mutual good will. They do violence to the body politic where violence can be most harmful and cannot by any chance do the least good, even to themselves.



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Where the Best Salesmen Come From and Why?

There is no market place for salesmen where they are on exhibition and sale and where they may be purchased by anyone having the price. I have a friend in New York who is president of one of the largest publishing houses. Some years ago one of their magazines was not doing very well—in fact, was “slipping.” The opinion was almost unanimous in the organization that the trouble lay with the editor and finally it was decided to replace him and my friend, the president, was instructed to “get an editor.” In speaking to me about it he said: “They think I can get out and get an editor just as I would a bushel of potatoes.” Some salesmanagers and those in authority over them think that salesmen can be secured in the same way—but not so.

In a magazine article published something over a year ago under the caption, “Salesmen—Where Do They Grow?” I said, among other things: “I am frequently asked by fellow salesmanagers where and how to get salesmen. Where do they grow? What soil is best for their development? What types? What nationalities? What environment? What education? What training? What experiences produce the most efficient and the most successful salesmen?” In answer I said: “All of them and none of them.”

I have employed men of many nationalities—of many types—of varied experience—of extended education—and no education. Big, fine looking fellows and little runts. Men of thorough business training and of no training at all, but who, like Topsy, “just grewed,” and out of it all there are only two things of which I am absolutely certain. The first is that no fixed rule may safely be followed in the selection of salesmen from groups or classes. And the second is that first-class selling ability may be found almost anywhere and in the most unexpected individuals and places.

I have had failures in men of all types. In men of broad training and large experience, and then I have had the most wonderful success with men of little or no education, training or experience and drawn from nearly every walk of life, such as constables, farmers, porters, blacksmiths, locomotive and other engineers, firemen, butchers, college professors, army cooks, drug clerks, actors, sailors, miners, cab drivers, cigar-makers, preachers, time clerks, Pullman conductors, motormen, office boys, painters, house-to-house canvassers, lawyers, professional athletes, roofers, etc. And I have had men from practically all of

these classes functioning successfully in one organization at one time.

In the article referred to I detailed some of my experiences with a few of the most successful salesmen I have ever had associated with me, which space will not permit me to do here except to say they were respectively: Porter, constable, locomotive fireman, blacksmith and butcher.

My experience in dealing with salesmen may differ from yours and my conclusions regarding the qualifications necessary in successful selling, the source of supply and the handling of salesmen may as a result, be widely at variance with your ideas, but if you don't agree with me there is no harm done—you can just continue the methods you have been using and forget all that I have said.

Permit me to state, however, that I went into selling without any preconceived ideas of how it should be done or the qualifications necessary and with practically no knowledge of business or business methods, and what I know of selling, both personal and executive—if I know anything—is the result of many years of actual selling on the road and behind the desk.

Now there are certain basic or fundamental qualities attaching to every line of human endeavor, and salesmanship is no exceptions. The requirements for an efficient and successful stevedore are not the same as are demanded in a physician or surgeon. A man might be a most successful mechanic and yet be a failure as a college president. Again, the same neutral qualities and the same training do not produce the great merchant and the great lawyer. I shall not pursue this thought further, just work it out for yourselves.

The first big mistake made by the average salesmanager in employing salesmen is that he does not determine definitely what are the fundamental qualities necessary to successful salesmanship, and does not then see that the men he employs possess these qualities.

As I see it, the thing that is basic in successful selling is character. My own theory is that before one can make a salesman he must have a real man as a basis. I would not personally spend any time trying to develop as a salesman a man without character, for to my mind, character is the big fundamental in salesmanship.

You will note that I use the term “develop” because pseudo-psychologists and some salesmen's training schools, to the contrary notwithstanding, salesmen are not made over night any more than doctors, lawyers, and first-class mechanics, are turned out in a day.

I don't know how you feel about it,

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

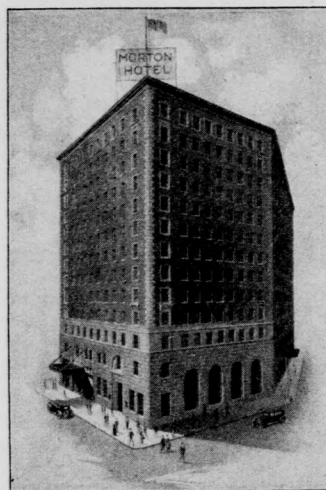
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New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

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Hot and Cold Running Water and Telephone in every Room

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Three Blocks Away.

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



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Headquarters for all Civic Clubs

Excellent Cuisine
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Luxurious Rooms
ERNEST McLEAN, Mgr.

but I think that psychology as applied to salesmanship is the bunk, and these fakers who advertise to make salesmen who will be able to command salaries of four or five hundred dollars per month following a short course of instruction based on psychology, are the biggest grafters in the country to-day. I would like to warn you against encouraging your salesmen or other employees to pay out their good money for this sort of instruction, for it does not have behind it either practical selling experience or the support of genuine psychologists.

In discussing the matter with one of the leading psychologists of the country recently, he said to me, "there was grave doubt in the minds of real psychologists as to the value of psychology in salesmanship. After a year's study and investigation of the subject all they had been able to definitely determine was that it required a higher standard of intelligence and education to sell a certain type of office appliance involving a knowledge of accounting, than to sell certain other lines of merchandise—soap for example." This looks to me like a sheer waste of time and money, for anyone having experience in a broad knowledge of selling would know that without resorting to psychology.

I have no use for Master Salesmen, or Scientific salesmen, or Super-salesmen. I have never known a legitimate business on staple lines that was permanently successful to be built up by strong-arm methods. Just run this over in your minds: How many concerns have you known to be built up along these lines? Or better yet, bring it down to your institution. What type of salesmen have contributed most to the permanent upbuilding of your business? Were they ever psychologists or the strong-arm artists? Or were they the honest, industrious, dependable men of character you have had in your organizations? Men with a natural aptitude for selling and who knew the line and whose moral sense would not permit them to take advantage of the company in the interest of a customer, nor on the other hand, would they take advantage of a customer in the interest of the company, but who were honest and sincere and truthful in all their dealings and who were loyal to their company—to the individual who directed their work and was responsible for them—then to their customers, and last but not least, to themselves.

The day has passed for "tricky trading" and "tricky traders." To succeed in business to-day there must be honesty and sincerity of purpose and square dealing. Our salesmen must not only be thereby grounded in the principles of right and justice, but the men who direct them must have a big vision of their jobs and must have as well, high ideals and a keen sense of their personal responsibility to the institution they represent and the men under their direction.

(Concluded Next Week)

Webberville—W. R. Crossley succeeds J. L. Smith in the grocery and general merchandise business.

Finds Retail Trade Better Than in 1924.

Washington, Sept. 1.—The Federal Reserve Board tonight announced that conditions in the retail trade in July reflected the usual midsummer dullness. But the decline of sales of department stores, grocery and music chain stores was found to be not so large as that which usually occurs between June and August.

Compared with a year ago sales at department stores, mail order houses and all chain stores were greater. Mail order sales were 29 per cent. larger than in July, 1924 and department store sales 4 per cent. larger.

"When compared with July of last year," the board stated, "total sales were larger in nearly all Federal Reserve districts, the most substantial increases being in the Richmond and Chicago districts.

"Statistics showing sales by departments from stores in seven Federal Reserve districts indicate that sales were more than 15 per cent. larger than in July of last year for women's coats, juniors' and girls' ready-to-wear, furs, furniture, toys and sporting goods, luggage, musical instruments and radios, and more than 15 per cent. smaller for departments selling cotton dress goods, laces, trimmings and embroideries, neckwear and veilings, ribbons, women's suits and skirts, waists and blouses, gloves and sweaters.

"Stocks of merchandise at department stores were further reduced in July, and at the end of the month they were about the same as a year ago. An analysis of stocks by departments shows that inventories of ribbons, women's suits and skirts, sweaters, waists and blouses, men's and boys' shoes were more than 12 per cent. smaller than last year and total stocks at no department for the country as a whole showed an increase of more than 8 per cent. although stocks of some departments at stores in the Philadelphia district were considerably greater than last year.

"With a larger volume of sales than last year and with stocks in about the same volume, the rate of stock turnover in July exceeded that of last year and for seven months ending with July the rate at which stocks were turned over continued faster than last year and amounted to 1.85 times as compared with 1.80 last year. Stores in all Federal Reserve districts except Philadelphia reported a slightly higher turnover for the seven months than during the corresponding period in 1924."

Increases in production over a year ago were reported for July, according to further figures received by the Department of Commerce in connection with its monthly survey of current business in the production of fine cotton goods, consumption of iron ore, production of malleable castings, the output of wood pulp, both mechanical and chemical, the production of paperboard shipping boxes and the output of pine lumber, including Western, Southern and California white pine.

Admitted assets of life insurance companies increased also over a year ago. Declines from a year ago occurred in the production of face brick, paving brick, meltings of raw sugar and in the receipts of butter, eggs and poultry at the principal primary markets.

Increases over the previous month occurred in new orders received by cotton finishers, in the production of fine cotton goods, new orders received for steel furniture, both in the business group and for shelving; the production of paperboard shipping boxes, in the output of face brick and in the meltings of sugar. Declines from the previous month were noted in the hourly activity of cotton spindles, the consumption of iron ore, production of malleable castings, the sales of leather belting and the production of wood pulp, both

chemical and mechanical, and in the output of paving brick.

Are You Back From Your Vacation?

Lansing, Sept. 1.—The new president of this Association was elected the last of June. He has been on the job, but since July and August are vacation months, Mr. Bullen thought best not to have a meeting of the directors to formulate plans for the current year until the time that merchants are back from their vacations.

It has, therefore, been decided to call a meeting of the board of directors, ex-directors and any other members who desire to attend at the Hotel Downey, Lansing, Tuesday, Sept. 8. The meeting will begin with a luncheon at 12 o'clock Eastern standard time and continue two or three hours. It is Mr. Bullen's desire that every director and officer be present. It is his invitation that any member attend who may desire to do so. If we receive a postal card that you will be here, a plate will be reserved. Plans will be decided upon at that time.

The representatives of the different retail organizations of the State who compose the Michigan Retailers' Council will hold a meeting at the Hotel Downey, Lansing, at 12 o'clock noon on Thursday, Sept. 10. This meeting is called by order of our President, C. L. Glasgow, of Nashville. At this time our attorney will make a report on the garnishment law, the law for the licensing of collection agencies and mention briefly the recent decision of the United States Supreme Court on the Portland, Oregon, ordinance. This meeting like the one mentioned above, is open to any merchant who desires to drop in and enjoy the occasion with us. Jason E. Hammond, Mgr. Mich. Retail Dry Goods Ass'n.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 1.—The Davenport-McLachlan Institute, which conducts educational institutions at both Grand Rapids and Muskegon, has expended \$1,000 in redecorating its Grand Rapids quarters and introducing improvements of a modern character.

The Michigan Trust Company has sent the following letter to the creditors of the Thomas-Daggett Canning Co.: "While considerable progress has been made by the receiver in liquidating the unencumbered assets of the Thomas-Daggett Co., developments have not been of a nature or of sufficient importance to warrant a general letter to the creditors and others interested. The court having jurisdiction over this receivership has not yet authorized the acceptance of the claims of creditors. Delay is occasioned by the fact that certain creditors filed a petition to place the affairs of the company in involuntary bankruptcy, and an answer thereto was filed by the former board of directors of the Thomas-Daggett Co., denying insolvency, and a hearing on these has been postponed until the opening of the next term of court in September. This company has not interfered and will not interfere in the action taken to place the company's affairs in the bankruptcy court, and will notify creditors and others interested of the outcome of the proceeding and of any other developments deemed important."

Look Out For It.

Evansville, Ind., Sept. 1.—Evansville merchants have been victimized with a new counterfeit \$10 bill put into circulation since the Dade Park race meet was started. The Dade Park management and the Pari-Mutuel machines also have been fleeced. The counterfeit is said to be almost perfect in duplication of the \$10 note.

Wallin—G. M. Meddough succeeds A. J. Francisco in the grocery and general merchandise business.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

OCCIDENTAL HOTEL

FIRE PROOF CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms All Modern Conveniences

RATES from \$1.50, Excellent Coffee Shop

"ASK THE BOYS WHO STOP HERE"

The HOTEL PHELPS

Greenville, Michigan

Reasonable Rates for Rooms.

Dining Room a la carte.

GEO. H. WEYDIG, Lessee.

HOTEL KERNS

Largest Hotel in Lansing

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

E. S. RICHARDSON, Proprietor

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.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



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

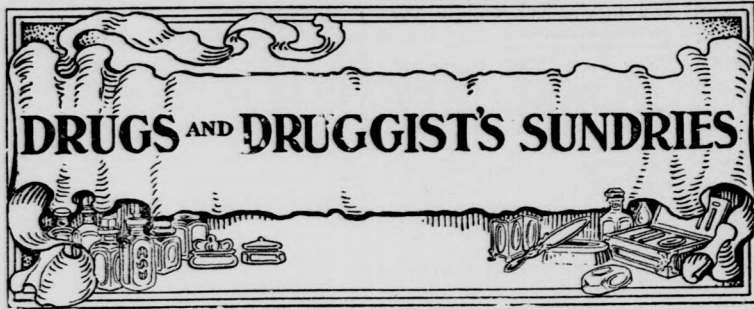
The Durant Hotel

Flint's New Million and Half Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the United Hotels Company

HARRY R. PRICE, Manager



Developing the Missionary Habit in the Drug Store.

The following arid conversation, familiar to many of those who have a wide drug store experience, was overheard in a small drug store out West some time ago.

"Morning."

"Good morning!"

"Something?"

"Why, yes, I caught such a beastly cold the other night and I was wondering if you could suggest some remedy that might help me."

"Ahem—yes, here is a, ahem—a pretty good one." The lady takes the package of cold tablets and observes the directions on the outside. The gawky clerk just stands still—and keeps still. He gazes longingly at the ceiling, front door and the clock. A little drumming on the counter can be heard and on closest scrutiny one might hear a faint tune being hummed by him. He is nervous, you see. The "sale" is not coming to a close soon enough. Something is wrong and soon he probably will ask the lady what the matter is. But she beats him to it, never thinking that she might be disappointing the poor fellow by buying the cold tablets. He accepts the quarter, even rings it up, and without lending the helping hand to the lady, hustles away back to the desk and his newspaper.

Now many might unconsciously call that poor salesmanship, but it isn't even an approach to retail selling. Not one of the well known rudiments of selling was executed in this transaction nor was there a sign of drug store knowledge displayed whatever. It was simply—nothing. It hasn't a name that the writer could dig up in a book of some 20,000 synonyms.

How different and refreshing a conversation similar to the following, which, with only common sense as a leader, could be used in every store in this country.

"Good morning!"

"Good morning!"

"May I wait on you?"

"Yes, I want something in a cold cure; I have such a dreadful cold in the head."

"Very well." He steps over to the show case in which is displayed an assortment of atomizers, hot water bottles nose sprays, inhalers and colored glasses. On top of this case is found everything in the cold cure catalog. He proceeds: "Here is a cold tablet that seems to be giving satisfaction to our users, and if your cold is only starting you might find a great deal of help in taking them, but, if your throat is becoming infected and headache is bothering, I suggest an atomizer and a good nasal spray. I have had the same trouble at times and can recommend this treatment very highly. A few headache tablets taken at regular intervals might help, also." The lady becomes interested.

"How do you work the atomizer? I have never used one and your suggestion sounds reasonable."

"Oh, it is very simple. Just pour a bit of the liquid into the bottle of the atomizer and hold the sprayer end in your nostrils while you squeeze the bulb. The liquid is pumped in a spray way back into the passages and reaches the affected parts without any trouble. This might be done frequently and you will find almost instant relief."

"I believe I'll try one; I have had little luck with so-called cold cures."

The clerk then proceeds to wrap the package while he talks the Better-In-The-Morning language fluently. But he isn't done yet.

"I have also found that in addition to this a little of our new Wintergreen Ointment rubbed gently over the throat at night helps a good deal. We have it in small jars." And the suffering lady buys a package of the ointment. Or she may feel that the atomizer and the spray is going to be sufficient. In either case this salesman has a \$2 sale in place of a two-bit sale, as was the result in the former store.

This may be fair enough in some stores, I hear. But in many it would

not do for several reasons. But it has been tried with continued success in small towns and cities by the writer and many times the result has not been manifest by a \$2 sale, but always it has been more than 25 cents.

The whole thing has to do with selling, of course. One who has no knowledge of selling cannot exploit goods in this manner. But there is yet another side to this story and that is the proper method of locating merchandise and then bringing the customer up to it. Also the classification of goods has a great deal to do with the success of various transactions but the proper and familiar knowledge with the whole might be termed as drug store missionary work. That is, working more than the one object which has been called for, or, all the articles that come to one's mind when any certain article is mentioned. This requires store skill of the highest order, but it is easily developed.

Take the case of eye water. It is generally found among a myriad of "patents," and probably several feet from the hidden eye-baths and goggles and boric acid. The four should be together. Then the salesman could display all of them without running about and without confusing the customer. Certainly a sale of either is more simple when the goods are within easy reach. An additional sale of a 20c package of boric may not amount to much just then but the missionary habit may work the same with a \$5 kodak album when selling a camera. It becomes so easy that for the customer it seems natural. The people on the other side of the counter see the way goods are placed properly together and the scheme seems to just force itself into the minds of a great majority of them.

Of course, the thoughtless clerk—or equally thoughtless boss—gets real ambitious some morning and sets out to sell tooth paste, with every tooth brush. That is the oldest combination and the salesman gloats over the fact that he gets by with it—every now and then. But, does he show hair oil with pocket combs? Or hand brushes with toilet soap? Or chocolates with theater tickets? Or small hot water bottles with Castoria?

The thoughtful and studious missionary has a broad field on which his income might be increased. In fact there is no limit. He can go further and teach the soda man how to become a drug store missionary without cost to him, by simply directing the cus-

tomers properly. The cash girl becomes the worth-while store missionary in a short time with a few instructions. The kid who juggles the out-going packages can get the habit if he is only told. There is always room for more. No one has ever found it a bore nor do they ever find it only an experiment. It really works.

A man might be in ever so great a hurry for a cigar, but he will buy after-shaving talc if it is there before him. The cigar girl soon learns to send the customers down the wrong aisle so that they will run into the new line of stationery and the other clerk gets into the habit of sticking out a can of foot powder when corn pads are called for. The sales increase and customers are thankful for the assistance.

Who ever heard of a fine display of white ivory goods on top of the wrapping counter? And yet that very bit of good sense sold several pieces in a small store. The sales people had to run into it every time a parcel was wrapped and the customer pawed into the goods when receiving the packages. Little missionary tricks hardly ever fail.

Then in the departmentized stores where the toilet article girl sells toilet goods only, there is the greatest opportunity for larger sales and more good will. The people who buy at this counter are informed that back at the candy case will be found a new and very delicious hard candy that is selling at special prices. The customer is interested and the candy girl reciprocates by telling her gentleman customer about the new perfume at the perfume counter.

The prescriptionist gets in his licks by suggesting a look at the well-arranged rubber goods case, and the soda man has the best chance of all. "Have you seen the swell bridge decks?" he remarks to a thirsty customer. And many of the customers at once must see the bridge decks. It is only human nature. They may have in their possession as many bridge decks as there are in the display but they must see them. The missionary was successful and the whole stock is brought closer to itself. It is not the hurly-burly mess that it once was. It has grown together where more of it can be seen at one time, so to speak. It is only the application of age-old principles that have been tried—and found worthy for years—but they must be carried out. No principle is worth a penny until it has been given a fair shake.

WILMARTH SHOW CASE CO. GRAND RAPIDS, MICHIGAN

Manufacturers
and Designers
of the



Finest Drug
Store Fixtures
in the World

Representatives in All Principal Cities

A unique idea was carried out in a country drug store a few years ago that will convince the most skeptical. This store had a large following among stock men and farmers and of course the stock tonic business was good. The stock also included a well selected assortment of veterinary instruments, syringes, and so forth, which, as is usual in many stores, were displayed in a show case to the rear of the establishment. The proprietor, however, was not satisfied with the sales on this

particular item and as an experiment placed all of that sort of goods in a small case directly in front of the stock tonic shelving.

Cards calling attention to the show case were hung amid the brilliantly colored packages of panacea and worm powder and soon the purchasers of the stock food began making enquiries. Where formerly the sale of veterinary thermometers was only fair it now took on a briskness that was astonish-

(Continued on page 31)

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.

SEND US YOUR ORDER TODAY

HAZELTINE & PERKINS DRUG CO.
Manistee Michigan Grand Rapids

TAX SERVICE

Federal, State and Inheritance

The BEYER CO.
ACCOUNTANTS and AUDITORS

Telephone 51443

G. R. SAVINGS BUILDING

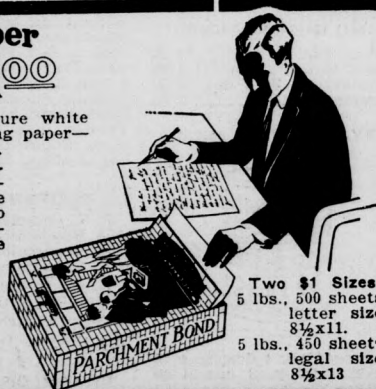
Cost and Financial Systems

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 typewriter 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.**



WHOLESALE DRUG PRICE CURRENT

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

[illegible]

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

Sugar
Canned Salmon
Vinegar

DECLINED

Pickles
Tubs
Pork
Gasoline

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, 16 oz., dz 2 25
Royal, 10c, doz. ----- 95
Royal, 6 oz., doz. ----- 2 70
Royal, 12 oz., doz. ----- 5 20
Rocket, 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 dz. 8f

3 dz. 15c, dz. 1 25



BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 12s 3 60
Cream of Wheat, 24, 14 oz. ----- 2 80
Pillsbury's Best Cerl 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Ralston Branzen ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90
Vita Wheat, 12s ----- 1 80

Post's Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 5 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 28 lb. 10 00
Toy ----- 2 25
Whisk, No. 3 ----- 2 75

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s ----- 14.4
Paraffine, 12s ----- 14.4
Wicking ----- 4.0
Tudor, 6s, per box ----- 3.0

CANNED FRUIT.

Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50
Apple Sauce, No. 10 7 50
Apricots, No. 2 ----- 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 75
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 ----- 1 25
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 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
Papple, 2 br. sl. 2 65
Papple, 2 1/2, sl. 3 35
Papple, 3, cru. 2 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
Raspb's, Red, No. 10 15 00
Raspb's, 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 ----- 1 20
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 20
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star ----- 2 25
Shrimp, 1, wet ----- 1 10
Sard's, 1/4 Oil, Ky 5 25
Sardines, 1/4 Oil, kless 6 75
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 75
Salmon, Rd Alas. 3 40
Salmon, Med. Alaska 3 25
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10 28
Sardines, Im. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

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

Beef, No. 1 1/2, Qua. all. 1 75
Beef, 5 oz., Qua. all. 3 60
Beef, No. 1, B'nut, all. 4 50
Beefsteak & Onions, 2 75
Chili Con Can., 1s 1 35
Deviled Ham, 1/2s ----- 2 30
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby 5 34
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Qua. ----- 85
Potted Ham, Gen. 1/2 1 85
Vienna Saus., No. 1 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

Campbells ----- 1 15
Quaker, 13 oz. ----- 90
Fremont, No. 2 ----- 1 90
Snider, No. 1 ----- 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. Beans, 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 2 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 ----- 1 15
Okra, No. 2, whole ----- 1 00
Okra, No. 3, cut ----- 1 00
Dehydrated Veg. Soup ----- 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 45
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
Pumpkin, No. 3 1 25
Pumpkin, No. 10 4 50
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 1 60
Saurkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 1 90
Spinach, No. 2 ----- 1 25
Spinach, No. 1 ----- 1 60
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 40
Tomatoes, No. 3 2 00
Tomatoes, No. 3, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 2 70
Lilly Valley, 14 oz. ----- 2 60
Lilly of Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 3 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 14 oz. ----- 1 40
Quaker, 14 oz. ----- 3 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 ----- 28
Loghorn ----- 28
Michigan Full Cream 27
New York Full Cream 25
Sap Sago ----- 48

CHEWING GUM.

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

CHOCOLATE.

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

COCOA.

Bunte, 1/2s ----- 42
Bunte, 1/2 lb. ----- 35
Bunte, 1/2 lb. ----- 35
Droste's Dutch, 1 lb. 5 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/2 lb. 2 35
Hersheys, 1/2s ----- 23
Hersheys, 1/2s ----- 23
Huyler ----- 26
Lowney, 1/2s ----- 40
Lowney, 1/2s ----- 38
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 32
Runkles, 1/2s ----- 36
Van Houten, 1/2s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

Dunham's ----- 17
15 lb. case, 1/2s and 1/4s 49
15 lb. case, 1/4s ----- 48
15 lb. case, 1/2s ----- 47

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 ----- 35
Maracaibo ----- 37
Gautemala ----- 40
Java and Mocha ----- 49
Bogota ----- 41
Peaberry ----- 36

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

Teller Coffee Co. Brand Bokay.

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 75
Quaker, Baby, 8 doz. 4 65
Quaker, Gallon, 1/2 doz. 4 60
Blue Grass, Tall 48 ----- 4 65

Blue Grass, Baby, 96 ----- 4 55
Blue Grass, No. 10 ----- 4 65
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

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c ----- 75 00

Tunis Johnson Cigar Co.
Van Dam, 10c ----- 75 00
Little Van Dam, 5c ----- 37 50

Worden Grocer Co. Brands

Canadian Club ----- 37 50
Master Piece, 50 Tin. 37 50
Tom Moore Monarch 75 00
Tom Moore Panatella 75 00
Tom Moore Cabinet 95 00
Tom M. Invincible 115 00
Webster's Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 00
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana ----- 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. 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 ----- 20
Favorite ----- 24
Superior, Boxes ----- 24

Lozenges.

A. A. Pep. Lozenges 18
A. A. Pink Lozenges 18
A. A. Choc. Lozenges 18
Motto Hearts ----- 25
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 ----- 30
Neapolitan, 24, 5c ----- 30
Yankee Jack, 24, 5c ----- 30
Mich. Sugar Ca., 24, 5c 30
Pal O Mine, 24, 5c ----- 30

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 ----- 25

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 ----- 30
Evaporated, Fancy ----- 35
Evaporated, Slabs ----- 27

Citron

10 lb. box ----- 43

Currants

Package, 14 oz. ----- 18
Greek, Bulk, lb. ----- 16

Dates

Dromadary, 36s ----- 6 75

Peaches

Evap. Choice, un. ----- 17
Evap., Ex. Fancy, P. P. 20

Pear

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

Raisins.

Seeded, bulk ----- 09
Thompson's s'dies blk ----- 09
Thompson's seedless, 15 oz. ----- 11 1/2
Seeded, 15 oz. ----- 11 1/2

California Prunes

90@100, 25 lb. boxes ----- 08 1/2
60@70, 25 lb. boxes ----- 09 1/2
50@60, 25 lb. boxes ----- 10 1/2
40@50, 25 lb. boxes ----- 11 1/2
30@40, 25 lb. boxes ----- 12 1/2
20@30, 25 lb. boxes ----- 13 1/2

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 ----- 04 1/2

Hominy

Pearl, 100 lb. sacks ----- 4 25

Macaroni

Domestic, 20 lb. box 10
Armour's, 2 doz., 8 oz. 1 80
Fould's, 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 3 00

Pearl Barley

Chester ----- 4 50
00 ----- 5 00
Barley Grits ----- 06

Peas

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

Sago

East India ----- 10

Tapoca

Pearl, 100 lb. sacks ----- 10
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 5 50

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

HORSE RADISH	
Per doz., 5 oz.	1 20

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 80
Imitation, 30 lb. pails	2 10
Pure 6 oz. Asst., doz.	1 10
Buckeye, 22 oz., doz.	2 35

JELLY GLASSES	
8 oz., per doz.	37

OLEOMARGARINE	
Kent Storage Brands.	
Good Luck, 1 lb.	27
Good Luck, 2 lb.	26 1/2
Gilt Edge, 1 lb.	27
Gilt Edge, 2 lb.	26 1/2
Delicia, 1 lb.	23
Delicia, 2 lb.	23 1/2
Van Westenbrugge Brands	
Carload Distributor	



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

MATCHES	
Swan, 144	5 00
Diamond, 144 box	6 60
Searchlight, 144 box	6 60
Ohio Red Label, 144 bx	5 00
Ohio Blue Tip, 144 box	6 60
Ohio Rosebud, 144 bx	6 60
Ohio Blue Tip, 720-1c	4 75

Safety Matches	
Quaker, 5 gro. case	4 25
MINCE MEAT	
None Such, 3 doz.	4 85
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

MOLASSES.



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

Green Brer Rabbit	
No. 10, 6 cans to case	4 80
No. 5, 12 cans to case	4 60
No. 2 1/2, 24 cans to cs.	5 10
No. 1 1/2, 36 cans to cs.	4 30

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

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41

Half barrels 5c extra	
Molasses in Cans.	

Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.	
Whole	

Almonds, Terregona.	20
Brazil, New	18
Peanut mixed	22
Pilberts, 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	14
Pecans, Jumbo	50
Walnuts, California	28
Salted Peanuts.	
Fancy, No. 1	14
Jumbo	23

Shelled.	
Almonds	72
Peanuts, Spanish,	
125 lb. bags	13
Pilberts	32
Pecans	1 20
Walnuts	60

OLIVES.	
Bulk, 2 gal. keg	3 60
Bulk, 3 gal. keg	5 25
Bulk, 5 gal. keg	8 50
Quart Jars, dozen	4 50

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

PARIS GREEN	
1/2 s	31
1 s	29
2 s and 5 s	27

PEANUT BUTTER.



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

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection Kerosine	12.1
Red Crown Gasoline.	
Tank Wagon	18.7
Solite Gasoline	19.7
Gas Machine Gasoline	38.2
V. M. & P. Naptha	21.6
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	
Finol, 4 oz. cans, doz.	1 45
Finol, 8 oz. cans, doz.	2 25
Parowax, 100, lb.	8.0
Parowax, 40, 1 lb.	8.2
Parowax, 20, 1 lb.	8.4



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

PICKLES	
Medium Sour	

Barrel, 1600 count	18 50
Half bb's., 800 count	10 00
50 gallon kegs	5 00

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

Dill Pickles.	
600 Size, 15 gal.	14 00

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

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

POTASH	
Babbitt's 2 doz.	2 75

FRESH MEATS	
Beef.	

Top Steers & H'f.	@19
Med. Steers & H'f.	16@17 1/2
Com. Steers & H'f.	13@15
Cows.	

Top	13
Good	11 1/2
Medium	10
Common	9

Veal.	
Top	20
Good	18
Medium	17

Lamb.	
Spring Lamb	23
Good	25
Medium	23
Poor	18

Mutton.	
Good	16
Medium	12
Poor	10

Pork.	
Light hogs	16
Medium hogs	18
Heavy hogs	15 1/2
Loins	23
Butts	25
Shoulders	20
Spareribs	15
Neck bones	06

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

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

Smoked Meats	
Hams, Cert., 14-15 lb.	31
Hams, Cert., 16-18, lb.	32
Hams, dried beef	
sets	@24
California Hams	@20
Picnic Boiled	
Hams	30 @22
Boiled Hams	45 @47
Minced Hams	14 @17
Bacon	30 @39

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

Pig's Feet	
Cooked in Vinegar	
1/4 bbls., 35 lbs.	1 55
1/2 bbls.	2 75
3/4 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 skein	1 75@2 00

RICE	
Fancy Blue Rose	09
Fancy Head	10
Broken	06

ROLLED OATS	
Steel Cut, 100 lb. sks.	3 25
Silver Flake, 12 Fam.	2 50
Quaker, 13 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, Ill'um	3 25
Silver Flake, 13 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	15 1/2
Tablets, 1 lb. Pure	19 1/2
Tablets, 1/2 lb. Pure, doz.	1 40
Wood boxes, Pure	29 1/2
Whole Cod	11 1/2

Holland Herring	
Mixed, Kegs	1 10
Queen, half bbls.	10 25
Queen, bbls.	17 50
Milkers, kegs	1 25
Y. M. Kegs	1 05
Y. M. half bbls.	10 00
Y. M. Bbls.	19 00

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

Lake Herring	
1/4 bbl., 100 lbs.	6 50

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

White Fish	
Med. Fancy, 100 lb.	13 00

SHOE BLACKENING	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 25
Dri-Foot, doz.	2 00
Blackys, doz.	1 35
Shinola, doz.	90

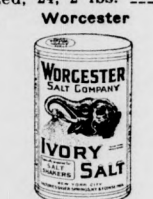
STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1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

SALT.	
Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2 2 1/2	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.	40
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:	
A-Butter	4 20
AA-Butter	4 20
Plain, 50 lb. blks.	45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm	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

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Aug. 26—In the matter of W. P. Kinnee, Bankrupt No. 2733, the trustee has filed his report of the receipt of an offer from C. K. Heidelberg, of Edmore, in the sum of \$1,250 for all of the stock in trade, furniture and fixtures of this estate, which are appraised at \$2,255.13. The stock is that of shoes, furnishings and clothing, located at Lakeview. An inventory is in the hands of the referee at Grand Rapids, and in the hands of Howard L. Boggs, trustee, 450 Houseman building, Grand Rapids. The date fixed for sale is Sept. 4. The sale will be held at the referee's office. All interested should be present at such time and place.

In the matter of William H. Huggins, Bankrupt No. 2737, the trustee has reported the receipt of an offer of \$400 from Michael Cassel, of Grand Rapids, for the stock in trade and fixtures of the estate. The property is that of auto accessories and the fixtures of such store, all of which are located at Grand Rapids. The inventory shows \$1,151.52. The sale is set for Sept. 4. All interested should be present at such time and place.

In the matter of Waler T. Riggs, Bankrupt No. 2746, the first meeting has been called for Sept. 9.

In the matter of James A. Whittemore, Bankrupt No. 2757, the first meeting of creditors has been called for Sept. 9.

We have received the schedules of Walter T. Riggs, Bankrupt No. 2746. The assets are \$10,362.29 of which \$2,000 is claimed as exempt, with liabilities of \$13,269.77. The list of the creditors of the bankrupt is as follows:

State of Michigan	\$186.36
Grace Roberts, Reed City	67.00
August Erler, Reed City	3,090.00
First National Bank, Reed City	535.50
R. C. National Bank, Reed City	500.00
Village of Reed City	76.91
Congoleum-Nairn, Inc., Chicago	33.61
Western Shade Cloth Co., Chicago	75.49
T. C. Iron Works, Traverse City	5.00
Strong Mfg. Co., Sebring, Ohio	41.55
Rock River Cotton Co., Janesville, Wis.	29.50
Kant Fall Curtain Co., Sturgis	8.70
E. J. Brach & Sons, Chicago	47.23
Palmoive Co., Chicago	36.05
Rep. Paint & Varn. Co., Chicago	40.80
M. E. Beecher, Reed City	17.55
P. W. Moody Co., Boston, Mass.	10.88
Ionia Pottery Co., Ionia	12.46
Osceola Co. Herald, Reed City	293.96
Standard Oil Co., Grand Rapids	23.69
Cleveland Cleaner & Paste Co., Cleveland	6.40
Mich. Distributing Co., Grand Rap.	95.84
C. W. Mills Paper Co., Grand Rap.	148.96
Wolverine News Co., Detroit	93.96
Butler Bros., Chicago	109.19
Kent Elevator Co., Reed City	44.90
Escanaba Broom Co., Escanaba	60.50
Burnham, Stoppel, Detroit	323.77
C. B. Rouse, Inc., New York	1,236.39
H. Leonard & Sons, Grand Rapids	166.02
S. A. Weller Co., Janesville, Ohio	53.66
Amer. Aluminum Co., Lamont	70.81
Fulkerson Bros. Handle Co., Purico, Mo.	40.75
Belber Trunk & Bag Co., Philadelphia	88.15
Frankfurth Hardware Co., Milwaukee	423.71
Jas. H. Dunham & Co., New York	29.03
Reliable Paste Co., Chicago	18.75
Edson Moore Co., Detroit	3,426.67
Geo. E. Waterman, Ewart	207.60
Edw. A. Lerry & Co., Chicago	96.69
Lorraine Mfg. & Imp. Co., Grand Rapids	5.83
J. B. Pearce Co., Cleveland	1,002.78
Atlantic Stamping Co., New York	115.10
Herpolsheimer Co., Grand Rapids	173.91
Nyce Mfg. Co., Vernfield, Pa.	12.49
A. M. Fleischnauer, Reed City	21.60
Fisher Bros. Paer Co., Fort Wayne	28.51
R. & G. Corset Co., Chicago	125.65

Aug. 27. On this day was held the first meeting of creditors in the matter of Jason P. Fuller, Bankrupt No. 2751. The bankrupt was present in person and not represented. Creditors were present by C. W. Moore. Claims were proved and allowed. The bankrupt was sworn and examined by Mr. Moore without a reporter. No trustee was appointed. The 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 Earl Woodhams, Bankrupt No. 2726, the trustee has filed his report of the receipt of an offer of \$850 for all of the assets of this estate as shown by the inventory and appraisal on file. The inventory shows a total of \$961.66, and is the stock of a sheet metal works and heating business, located at Kalamazoo. The date fixed for sale is Sept. 8. The sale will be held at the office of the referee in Grand Rapids. All interested should be present at such time and place.

Aug. 28. We have to-day received the schedules, order of reference and adjudication in the matter of Charles L. Reed, Bankrupt No. 2760. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Whitehall and his occupation is a real estate dealer. The schedules show assets of \$210, which the full interest is claimed as exempt, with liabilities of \$1,756.59. The court has written for funds for the first meeting of creditors, and upon receipt of this fund, the first meeting will be called and note of the same made

herein. The list of the creditors of the bankrupt is as follows:

Belding Savings Bank, Belding \$1,756.59
On this day also was held the adjourned sale and special meeting in the matter of Chicago File & Rasp Co., Bankrupt No. 2692. The bankrupt was present by one of its officers, Louis H. Osterhouse was present for petitioning creditors. The trustee was present. Examination of the officer present was had and the matter adjourned to Aug. 31.

Aug. 27. On this day was held the adjourned final meeting of creditors in the matter of Edd B. Nieboer, Bankrupt No. 2602. The trustee only was present in person. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and a final dividend, the amount of which will be noted here when determined. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court.

Aug. 28. On this day was held the final meeting of creditors in the matter of Eli Smead, Milton E. Smead and E. Smead & Son, Bankrupts No. 2669. The bankrupts were not present or represented. Claims were proved and allowed. The trustee was present in person. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There were no funds for any dividends. No objections to the discharge of the bankrupts were made. The final meeting of creditors was then adjourned without date. The case will be closed and returned to the district court in due course.

Aug. 28. We have to-day received the schedules, order of reference and adjudication in the matter of George L. Slate, Bankrupt No. 2761. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Kalamazoo and his occupation is an enameling business. The schedules show assets of \$1,589.61, of which \$250 is claimed as exempt, with liabilities of \$3,154.23. The first meeting has not yet been called, when the same is called, note will be made herein. The list of the creditors of the bankrupt is as follows:

City of Kalamazoo	\$ 41.00
Richard Cramer, Kalamazoo	968.00
Sun Oil Co., Battle Creek	42.32
Nathan Daniels, Kalamazoo	15.00
Knapper Sheet Metal Works, Kalamazoo	30.35
O'Brien Varnish Co., South Bend	111.69
Vant' Roor Coal Co., Kalamazoo	17.68
Consumers Power Co., Kalamazoo	228.95
Standard Oil Co., Grand Rapids	16.00
Ault & Wiborg, Cincinnati	70.88
Paul Maehler Co., Chicago	50.00
Johnson Paper Co., Kalamazoo	5.93
Telephone Directory Adv. Co., Detroit	12.00
Hilo Varnish Co., Chicago	20.93
Paine Pub. Co., Kalamazoo	7.75
Kal. Gazette, Kalamazoo	11.00
Hoyland-Lemle Co., Chicago	57.00
Edwards & Chamberlain, Kalamazoo	22.13
Robert Chapman Co., Brooklyn	21.84
Berry Bros., Detroit	123.45
Economy Store, Kalamazoo	7.63
Kal. Pub. Co., Kalamazoo	15.00
Henry Jonkins, Kalamazoo	5.00
Mich. Bell Tele. Co., Kalamazoo	12.11
John Owsiany, Kalamazoo	209.90
Kal. City Savings Bank, Kalamazoo	350.12
Stephen Machin, Kalamazoo	300.00
First Nat. Bank, Kalamazoo	30.98
Hathaway Tire Shop, Kalamazoo	56.75
Dr. R. U. Adams, Kalamazoo	48.00
Dr. A. E. Ramsdell, Kalamazoo	14.00
Dr. Frank Snow, Kalamazoo	12.00
Dr. A. S. Youngs, Kalamazoo	54.50
Old Borgess Hospital, Kalamazoo	43.44
Ira McMakin, Kalamazoo	11.00
M. & T. Battery Shop	4.00
Middleton & Son, Kalamazoo	1.20
David Reed, Kalamazoo	3.99
John Van Hoven, Kalamazoo	5.00
Sherwin-Williams Co., Chicago	65.04
R. L. Polk & Co., Detroit	7.00
Eaton & Clark, Detroit	22.71
Chas. Jacobs, Kalamazoo	96

Aug. 31. We have to-day received the schedules, order of reference and adjudication in the matter of Charles E. Van Buren, Bankrupt No. 2762. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is a caretaker for a riding academy. The schedules show assets of \$150, of which the full interest is claimed as exempt, with liabilities of \$805. The court has written for funds for the first meeting of creditors, and upon receipt of the same, the first meeting will be called, and note of the same made herein. The list of the creditors of the bankrupt is as follows:

L. O. Bloomer, Kalkaska	\$165.00
C. A. Manley, Alden	55.00
Houseman & Jones, Grand Rapids	20.00
Dr. Johnson, Traverse City	275.00
Dr. Miller, Rapid City	50.00
Estate of John Raycraft, Petoskey	40.00
Roy Buckle, Munising	80.00
Ben Buckle, Cleveland	80.00

In the matter of Louis Czarny, Bankrupt No. 2752, the funds for the first meeting have been received and such meeting is called for Sept. 14.

In the matter of George Slate, Bankrupt No. 2761, the first meeting of creditors has been called for Sept. 14.

In the matter of Hoyt Wilson, Bankrupt No. 2759, the funds for the first

meeting have been received and such meeting has been called for Sept. 14.

In the matter of George H. Miller, Bankrupt No. 2755, the funds for the first meeting have been received and the first meeting has been called for Sept. 14.

In the matter of Charles L. Reed, Bankrupt No. 2760, the funds for the first meeting have been received and such meeting has been called for Sept. 14.

Aug. 31. We have to-day received the schedules, order of reference and adjudication in the matter of Marion C. Kister, Bankrupt No. 2763. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Marion, and his occupation is not stated in the schedules. The schedules show assets of \$250, which the full interest is claimed as exempt, with liabilities of \$5,241.60. The court has written for funds for the first meeting of creditors, and upon receipt of the same, the first

meeting will be called, and note of the same made herein. The list of the creditors of said bankrupt is as follows:

County of Osceola	\$140.00
R. C. National Bank, Reed City	1,777.00
Farmers State Bank, South Whitley, Ind.	500.00
Lemuel Bollinger, South Whitley	900.00
W. H. Weybright, South Whitley	300.00
Marion State Bank, Marion	361.60
Leroy State Bank, Leroy	70.00
C. A. Sties, Leroy	300.00
Bank of Tustin, Tustin	200.00
First National Bank, Reed City	25.00
Matt Jacobs, Dighton	115.00
Lynn Mattison, Tustin	11.00
F. Costello, Tustin	12.00
Oliver Depew, Tustin	10.00
Dan Davis, Dighton	8.00
J. M. Curtis, Dighton	4.00
L. R. Eastway, Ewart	5.00
Marion Lumber Co., Marion	60.00

FIRE SAFE ROOFING

Lumber dealers should emphasize the importance of using fire safe roofing materials on new buildings or re-roofing old ones.

For a quarter of a century, REYNOLDS SHINGLES and ROOFING have been doing their part toward reducing the enormous and needless losses occurring from roof-fires.

Reynolds Roofing is beautiful, durable, economical and fire safe.

A Reynolds user is a Reynolds booster.

H. M. REYNOLDS SHINGLE COMPANY

"Originator of the Asphalt Shingle"

GRAND RAPIDS

MICHIGAN



B. M. Wise, Fort Wayne	190.00
V. R. Green, Tustin	116.00
Art. Geary, Tustin	8.60
Fred Moore, Tustin	10.00
Cadillac State Bank, Cadillac	30.00
Mackinaw Trail Garage, Tustin	372.00
McBain State Bank, McBain	18.00

Aug. 31. On this day was held the adjourned special meeting of creditors in the matter of Chicago File & Rasp Co., Bankrupt No. 2692. The trustee was present in person. Several creditors and witnesses were present. The officers of the bankrupt were present in person. Creditors were present by Travis, Merrick, Warner & Johnson and also by Louis H. Osterhaus. The officers of the bankrupt were further examined before a reporter. The meeting then adjourned to Sept. 8.

Sept. 1. We have to-day received the schedules, order of reference and adjudication in the matter of Powers-Butler Co., a corporation, Bankrupt No. 264. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident corporation of Grand Rapids, and conducted a plumbing and retail heating store. The schedules show assets of \$6,657.49, with liabilities of \$4,276.03. The first meeting will be called promptly and note of the same made here. The list of the creditors of the corporation is as follows:

State of Michigan	\$143.74
J. G. Alexander & Co., Grand Rapids	360.17
Barclay, Ayers & Bertsch, Grand Rapids	
Bogert & Yonker, Grand Rapids	3.31
Boyce Bros., Grand Rapids	7.75
Crane Co., Grand Rapids	26.40
Duro Pump Co., Dayton	6.11
Foster, Stevens Co., Grand Rapids	123.90
Florence Stove Co., Gardner, Mass.	2.09
Ferguson Supply Co., Grand Rapids	28.54
Globe Brass Mfg. Co., Cleveland	104.74
G. R. Elec. Co., Grand Rapids	50.17
Press, Grand Rapids	.20
Water Cooler Co., Grand Rapids	19.80
G. R. Steel & Supply Co., Grand Rapids	76.58
G. R. Water Heater Co., Grand Rapids	1.11
H. J. Heystek Co., Grand Rapids	5.75
Hera Publishing Co., Grand Rapids	.56
W. C. Hopson Co., Grand Rapids	33.60
Harder Welding Co., Grand Rapids	4.45
C. G. Kuennen, Grand Rapids	1.50
Keller Transfer Line, Grand Rapids	.20
Kessler-Mayo Co., Grand Rapids	7.57
H. Leonard & Sons, Grand Rapids	1.00
Lewis Electric Co., Grand Rapids	5.27
Meyer Transfer Co., Grand Rapids	4.88
S. A. Morman Co., Grand Rapids	7.00
Muir Plumbing Co., Grand Rapids	12.31
Master Plumbers Ass'n, Grand Rapids	19.75
Powell Brass Mfg. Co., Grand Rapids	900.00
Peerless Electric Co., Grand Rapids	13.12
Richards Mfg. Co., Grand Rapids	4.03
Standard Sanitary Mfg. Co., Chicago	.70
J. A. Sexauer Mfg. Co., New York	329.91
Stewart Specialty Co., St. Paul	70.80
Tutte Bros., Grand Rapids	29.02
Wolverine Brass Works, Grand Rapids	9.00
Weatherly Co., Grand Rapids	17.54
Social Welfare Union, Grand Rapids	47.18
Woodward Wanger Co., Philadelphia	4.73
Y. W. C. A., Grand Rapids	25.00
G. R. National Bank, Grand Rapids	1.50
Richards Mfg. Co., Grand Rapids	75.00
Benjamin Powers, Grand Rapids	650.00
Allen-Lindsay Co., Milwaukee	300.00
In the matter of Wolverine Paper Co., Bankrupt No. 2605, the trustee has filed in said court his report and petition praying for leave to sell all of the assets of the estate free and clear of any and all incumbrances and at public auction. The order has been entered and sale of such assets will be had at the premises of the bankrupt, at Otsego, Sept. 17. The sale is for cash and will be confirmed forthwith after the sale. The property will be sold free and clear of any and all incumbrances and liens. The property is that of a complete operating paper mill at the village of Otsego, and same will be kept in operation until the sale in order to preserve good will, etc. The real estate, machinery and fixtures inventory of stock on hand and accounts receivable, are appraised at \$222,958. All interested should be present at the above time and place.	

Aug. 31. In the matter of International Vinegar Co., Bankrupt No. 2662, the sale called for this day has been adjourned until Sept. 8.

Sept. 1. On this day was held the special meeting of creditors in the matter of Samuel Rosenbaum, Bankrupt No. 2641. The bankrupt was present. John G. Anderson was present for certain creditors. The matter was adjourned until Sept. 8 to allow further report of the trustee to be filed and for the trustee to be personally present.

Developing the Missionary Habit in the Drug Store.

(Continued from page 27)

ing. Every farmer was urged by the new display. The buyers of stock dip, for instance, had their attention called to a substantial spray pump and thus through the missionary work of the druggist the sales were increased, but also the stock man was made familiar

with many useful implements. The show case which previously had been given to the instruments was then filled with other goods and the sales increased on them just as much as on the first move. So, then, two improvements were effected by a simple little move.

Now the missionary work in any store is not done alone by the human element. The handwriting on the wall often works wonders. A neat card placed over the prescription case telling of the fountain pens displayed just inside the front door often stops a prospect. Or, a well done sign on the fountain back bar can sell leather purses more rapidly than one would imagine. Of course the sign must be put there, otherwise it doesn't work.

I saw another cute thing last summer in a country drug store. The store was blessed with a specialty show case which was used for everything. The display was changed frequently and this missionary worked overtime all year. At this particular time some one had put in a fine display of pipes, which was quite attractive, but more than that there was here and there about the display a few well-selected sets of cuff links in neat boxes and priced at moderate prices. I asked the boss as to the advisability of this mixture and he informed me that in the few days elapsed since the advent of the display three pairs of cuff links had been sold solely on the strength of the display. That was easy to believe and while the added sales amounted to only a few dollars yet it proved conclusively that the missionary show case was something to respect.

It costs nothing to try. It might pay a little profit and it may be rather slow in coming, but it is sure that it will not injure the store's reputation nor obstruct business progress.

New Englanders Champion Milk Users

A large industrial population concentrated in a small area puts the dairy industry of New England in a strong position. This population uses more milk, butter and cream per capita than the average for the United States as a whole. Increased consumption moreover, is expected to keep pace with increases in population. In the past the dairy industry of New England has suffered somewhat from the competition of cheaper producing conditions elsewhere, and from the fact that its labor supply has been drawn away by high wages in cities. It has recovered, however, from the low point of a decline that began in 1900. To-day the demand for manufactured dairy products exceeds the ability of the region to supply it economically. Some parts of New England, however, seem able to produce quantities of manufactured dairy products at a profit.

What Sells Goods.

J. F. Cheatham, sales manager of the Mayfield Company, of Taylor, Tex., has worked out a little chart of his own which he gives his salesmen with advice as follows:

"I am going to show you the medium of all sales in this chart and will ask that you please pay close attention:

Per cent.

Sales by sight	87
Sales by sound	7
Sales by touch	1.5
Sales by taste	1

"Your samples placed in the buyer's hands, while your sales talk is being made, has a sight, sound, touch appeal of 95.5 per cent. This is very remarkable. I am firmly of the opinion that if my suggestions are carried out as near to the letter as possible, your sales will not only please me but be very gratifying to you as well."

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—Small grocery stock and fixtures in small town in fruit belt. Good school. Failing health reason for selling. Address No. 19, c/o Michigan Tradesman.

For Sale—McCray refrigerator, size 8x6x9 ft. 10 inches high. Practically new. In first-class condition. A bargain. Inquire of Wm. Todd, Bronson, Mich. 20

FOR SALE—DRUG STORE, central Illinois. Population, 700. Stock and NEW fixtures, \$8,500. Only store. T. B. Shaffer, Oneida, Illinois. 21

FOR SALE—THRIVING GROCERY AND DRUG STORE in delightful city of St. Clair, Mich., owing to permanent illness of owner. Sold together, or drug store separate. Excellent drug opening in north business section. Will stand exacting investigation. Address W. L. Milliken, St. Clair. 22

ELMDALE STORE—Stock, fixtures and building. Only store in town. For sale, or trade for city property. Will reduce stock to suit. Elmdale, Mich. 23

For Sale—Old established business, grocery stock and fixtures. Brick building. Only grocery on main four corners, paved streets, South Lyon. Sell at inventory. Long lease. Write A. E. Holloway, owner, South Lyon, Mich. 24

FOR SALE—At public auction at Saginaw, Saturday, Sept. 5, at 10 a. m., stock and fixtures of the Hope Drapery Shop, consisting of curtain materials, shades, lamps, novelties, etc., tables and store fixtures; small stock; good location. 25

For Sale—Variety Store in town about 4,000, established eighteen years. Fine building, good lease, best location in town, no competition. Inventory about \$7,000. Address No. 26 Care Michigan Tradesman. 26

Pay spot cash for clothing and furnishings goods stocks. L. Silberman, 1256 Burlingame Ave., Detroit, Mich. 566

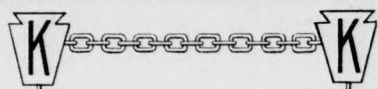
CASH For Your Merchandise!

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

WANTED—Foreman Furniture Novelty finishing room. Must be thoroughly familiar with stains, varnishes and colored lacquers. Answer stating experience, references and salary. Permanent and progressive position to the right applicant. Address No. 1000 care Mich. Tradesman.

SALESMAN WANTED—Our sideline men are making \$75 per week calling on druggists and retail trade. 90% develop into full-time salesmen. Our offer means a permanent connection for the right man with references. Address Jasmine Products Co., Hall St., Norfolk, Virginia. 996

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



\$10,000,000

CITY OF COLOGNE

25-Year 6 1/2% Sinking Fund Gold Bonds Municipal External Loan, Priced 87 1/2, to Yield Over

7 7/8%

Not redeemable until March 15, 1930, except for sinking fund. Bonds are direct obligation of City of Cologne, which has a population of 720,000. City owns electric light plants, gas works, water works, street railway systems, harbor systems and other enterprises yielding large revenues. Property on city tax rolls, \$500,000,000. Purpose of loan is for construction of new municipal harbor and industrial area and improvement of utilities.

A.E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

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.

Grand Rapids Safe Co.

Tradesman Building

Dealer in

Burglar Proof Safes
Fire Proof Safes
Vault Doors
Cash Boxes
Safety Deposit Boxes

We carry the largest stock in Michigan and sell at prices 25 per cent below Detroit and Chicago prices.

Finds Small Bills Are Used Too Often

President Coolidge's Bureau of Efficiency has concluded after six months' study that the public uses bills of small denomination too frequently.

"The one-dollar bill has its proper place in the currency scheme," the Bureau affirms in a statement to the public, "but as a result of mere habit it has come to be used out of that place. The public is using one-dollar bills where it should use twos, fives and tens. This is causing the bulk of the paper money in banks and business establishments to become too large. Wherever it is necessary to count almost any sum of money the task is greater than it should be, because there are so many small bills in the package. It is obvious that it would take more time to count a thousand dollars in one-dollar bills than in ten-dollar bills.

"It is obvious, also, that it will cost the Government more to keep a thousand dollars in one-dollar bills in circulation than it will a thousand dollars in ten-dollar bills. The excessive use of one-dollar bills places a direct burden on the taxpayer. A change of habit in this respect would probably save \$1,000,000 a year for the taxpayer in printing at its money shop."

The Bureau also takes the public to task for failure to circulate the two-dollar bill because it is held to be unlucky.

"This foolish superstition," says the statement, "should be brushed aside in the interest of money efficiency and the two-dollar bill should be given its proper place in the currency."

The Bureau has drafted suggestions for efficiency in making change, and it believes that if the suggestions were printed, publicly displayed, and distributed by banks among their customers, a beneficial effect would follow. The suggestions are:

"In making change use the least possible number of bills. Doing so will:

"1. Decrease the bulk of currency which individuals need carry in their pockets.

"2. Decrease the bulk of currency which changemakers need handle and keep in their tills.

"3. Decrease the bulk of the currency bank cashiers need handle, count and carry in their cages.

"4. Decrease the work of money counters everywhere.

"5. Decrease the chances of making mistakes.

"6. Decrease the detail of money counting and recounting at public expense at the Treasury Department at Washington when new bills are issued or old ones redeemed.

"7. Decrease the bulk of the money to be manufactured by the Bureau of Engraving and Printing for issue by the Government.

"8. Save the Government directly a possible one-fourth the cost of this manufacture and the public many times as much in the waste labor of counting innumerable small bills.

"Every time a two-dollar bill is used it retires two one-dollar bills from circulation. Thus it saves its weight in currency. Use two-dollar bills.

"Following these general rules does not mean that they must never be

broken. When a customer asks for change in any form it may be right that he should get it. But when he makes no such request use the least possible number of bills."

Last Days of the Ramona Season.

As a grand finale leading to the closing of Ramona Park for the summer season, throngs of Grand Rapids and Western Michigan residents are enjoying the Mardi Gras carnival which will continue until labor day night. No carnival will be held next Sunday night, Sept. 6. General Manager DeLamarer announces that the carnival is a revival of the old-time Japanese nights which proved so popular.

The big feature of the carnival will be the giving away of an auto coach. Each night \$45 is being awarded as special prizes to winners of the best fancy and most comical costumes contest.

A beautiful fireworks display ushered in the carnival opening Wednesday night and will be repeated Thursday night. New and gorgeous pyrotechnic exhibitions will be featured next Saturday night and labor day night.

One of the most thrilling balloon ascensions will be attempted Friday night by Prof. St. Clair. This is expected to be the most sensational ascent ever witnessed at the park. Powerful searchlights will throw their beams on the balloon during its skyward trip, while other lights will sweep the surrounding country and assist the balloonist to negotiate a safe landing.

The carnival spirit will be augmented by a celebrated clown band which will mingle with the crowds in Joy street. The public is invited to compete for the gold cash prizes awarded costume wearers each night. People in costume will enjoy half fare rates on all the amusement devices, including the Fun House, during the carnival excepting on labor day.

Electricians have wired the park for thousands of electric lights whose brilliant colors beautifully illuminate the grounds. Every concession has been enhanced with a special lighting effect, while the Poisson Brothers have made the steamer Ramona offer a very pretty night picture by outlining the boat with colored lights.

H. Watson & Co. in Hands of a Trustee.

Saginaw, Sept. 1.—H. Watson & Co., a Michigan corporation, has for many years conducted a wholesale and retail china, glassware and crockery store in this city, first at 420 East Genesee avenue and recently at 804 East Genesee avenue, where it moved to eliminate the high rental, but this has proven to be a very unsatisfactory location, and business has gradually been lost, until at the present time there are upwards of seventy-five claims in the hands of attorneys in this city for collection, upon which several judgments have been rendered. A conference with the attorneys for the creditors and Mr. Watson was held and it was decided that the only thing to do was to turn the assets into cash and distribute them pro rata among the creditors in the cheapest possible way, and this was agreed to be by the appointment of a trustee for the benefit of the creditors. The undersigned was appointed by a trust deed given for the benefit of all the creditors and the proceeds are to be distributed pro rata

among them, without preference.

An inventory is being taken. What the assets are cannot be stated until this inventory and the appraisal are completed. According to the records of the company, the liabilities approximate \$50,000.

A sale of the merchandise and fixtures will be effected at the completion of the appraisal, and the assets converted into cash as quickly as possible. If you have any suggestions for disposal, please let me hear them.

E. Winkler.

Course of Buying in General.

New York, Sept. 1.—Fewer buyers from out-of-town stores were in the city during the past week than during the two preceding ones, but still the number was quite large for the time of year. In most instances they were making merely initial purchases, mainly of women's apparel of one kind or another. The larger buying is expected to come after labor day. Meanwhile, the stores in this and other big cities are continuing their close-out sales and are making more of a display of the early Fall offerings. Furniture, floor coverings and other household goods have come in for a large share of attention and the response to sales of them has been exceptionally good. Apparel for young folks is also in demand because of the nearness of the school openings. The fur sales have about come to a close for the time being. In men's attire, the business seems to be divided between clearances of warm-weather garb and topcoats and overcoats for the season to come. Sales of shirts and other haberdashery are being pushed and so are light felt hats to take the place of straws that have seen their best days. The cool weather during part of the last week led to a demand for somewhat warmer clothing and for outer wraps and light overcoats. Taken as a whole, the month which closed yesterday has been rather a good one for the stores, both as regards the volume of sales and the general character of the buying.

Canning Factory Prospering.

The Lake Odessa Canning Co. shows evidence of great progressiveness. It has recently replaced its wooden cider mill with a cement structure, 30x40 feet in dimensions and two stories high. It has also erected an addition to its main building, 50x103 feet in dimensions and two stories high. This enlargement was rendered necessary in order to enable the company to increase its output of peas and corn. A fire clay garage with eight stalls has also been erected this season. The company recently increased its authorized capital stock to \$200,000, one-half preferred and one-half com-

mon. Of this amount it has issued \$32,000 preferred and \$92,000 common. The company put up a small amount of lima beans last year. This season the output of this staple will be increased tenfold.

Novel Holiday Assortment.

The Crescent Garter Co., of New York, has just brought out a new holiday assortment for distribution through jobbers that is receiving considerable attention in the trade. It consists of thirty-nine pieces in holiday boxes packed all in one container. This enables the retailer who does not need an extensive line of such products to carry a considerable assortment without the usual loss from left-over holiday wares.

The thirty-nine pieces are divided between men's and women's articles. This combination costs the retailer \$15 and is designed to sell at \$26.07. It includes a well selected assortment of ladies garters, men's wide web garters, garter and arm band sets, ladies garters and boutonniere sets and men's garter, links and buckle sets.

KINGDOM OF DENMARK

Thirty-year 5½%
External Loan
Gold Bonds
Due 1955

Not Redeemable Prior to
Aug. 1, 1930.

This issue is a direct obligation of the Kingdom of Denmark which agrees that if during the life of these bonds it contracts any loans or obligations secured by charge on any revenues or assets, these bonds shall be equally and ratably secured.

None of the assets or revenues are now pledged as security for any loan.

Price 99½ and Accrued Interest.

HOWE, SNOW & BERTLES INC.

Investment Securities
GRAND RAPIDS
New York Chicago Detroit

CITIZENS COMPANY

101 Michigan Trust Bldg.
GRAND RAPIDS, MICHIGAN
Telephone Citizens 4794.

Let us Figure with you on handling your Installment Paper.

OFFICERS AND DIRECTORS.

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Fred Wurzburg, Vice President

J. E. Kirby, Vice President

Fred H. Travis, Sec'y. & Mgr.

J. D. Karel, Treasurer.

John B. Martin.

Adrian Otte.

David Wolf

J. R. Gillard

Frank Jewell

Thomas Kindel.