

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-third Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 23, 1925

Number 2192

The Way of the World



Yes, men must work and women must weep;
For the money we get is hard to keep,
And living is dear—and there's nothing cheap
But man himself and eternal sleep.
So men must work and women must weep.

Yes, men must work and women must weep;
For the highroad of life is rough and steep,
And the shadows of grief are dark and deep—
And the nights are swift, though the work days creep.
So men must work and women must weep.

Aye, men must work and women must weep;
For we're bound to sow—though we may not reap;
We're forced to go on—though we may not peep
Through the mists that obscure the final leap.
So men must work and women must weep.

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Indian Summer

The crisp, clear days of October are the finest of the year to those fortunate people who revel in good health. The sting of cool winds upon the cheek, the crackle of dried leaves underfoot, bring a sense of the joy of living that comes with no other season. Happy indeed are those

whose racing blood leaps to the challenge of October's nippy breezes.

But to many people October is a chilly month, a month of colds and snuffles and twinges of the joints; the fore-runners of the usual flock of winter ills.

There are thousands of unfortunate people throughout the country who never realize to the full the joy of life, because their systems are clogged by the poisons of uneliminated waste matter. Their vitality is so taxed by the strain of the continual, energy-sapping

fight against these poisons, that the sharp tang of an October day brings discomfort instead of stimulation.

Sufferers from constipation will find relief in Stanolax (Heavy), the colorless, odorless, tasteless mineral oil.

Stanolax (Heavy) aids in the elimination

of waste matter by lubricating the intestines and softening the hard, dry masses so that they can be easily passed. It has no medicinal effect, and is not followed by any of the injurious after-effects which commonly result from the use of purgatives and cathartics.

If you are one of those who fail to extract your full share

of pleasure from life because of the burden of faulty elimination, get a bottle of Stanolax (Heavy) today. It is for sale at all drug stores.



The Standard Oil Company
[Indiana]

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(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.

Each Issue Complete in Itself.

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OF BUSINESS MEN.Published Weekly By
TRADESMAN COMPANY
Grand Rapids

E. A. STOWE, Editor.

Subscription Price.Three dollars per year, if paid strictly
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Four dollars per year, if not paid in
advance.Canadian subscription, \$4.04 per year,
payable invariably in advance.
Sample copies 10 cents each.
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.**MUST RIGHT ABOUT FACE.**

Placing small cars in the hands of people who have two hands but exercise no brain power in driving in the public streets has reached its legitimate conclusion—two deaths per hour—twenty-four per day—in the United States. Instead of decreasing, this ratio appears to be increasing every month.

Of course, all accidents are not confined to small cars, but the latest statistics on the subject disclose that 94 per cent. of all automobile accidents are caused by the carelessness and recklessness of the drivers of small cars.

But for the steadfast determination of nearly all drivers of large cars to give the small car driver right of way—whether he is entitled to it or not—the sum total of accidents would be much greater.

The writer happens to be the third oldest car driver in Grand Rapids and views with alarm the utter recklessness of nine-tenths of the small car drivers, so far as misuse of the road is concerned. Little attention is paid to civic signals or the presence of traffic officers. Rules of the road are utterly ignored. State laws and municipal regulations are set at defiance hundreds of times daily by a small car driver. Common sense and common courtesy are both unknown quantities to a large percentage of the drivers of small cars. Unless a vigorous campaign is soon inaugurated against these brainless aggressors, matters will reach a point where it will be unsafe for any one who lives up to the law and believes in the exercise of brain power in driving cars to appear on a public street, either as a driver or a pedestrian.

Another growing menace is the manner in which large cars are permitted to be driven by children from 12 to 16 years of age, many of whom

have no more conception of road rules and regulations than an animal. This abuse must be stopped in the interest of public safety and if the officers of the law continue to ignore this lapse they should be prodded into action by an enraged public sentiment. The law is very plain on this point and admits of no excuse in failing to enforce it rigidly and effectively.

SEEKING WOOL STANDARDS.

George T. Willingmyre, wool marketing director of the Department of Agriculture, has been sounding out the wool and woollen trades on the adoption of universal standards and also on a proposal to have world wool statistics gathered and disseminated at Rome by the International Institute of Agriculture. Neither of the propositions is as simple as it may appear to some, though it is conceded that each is praiseworthy. It will be a great help if wool designations and classifications are made uniform, but there are so many kinds and qualities that it is going to be difficult to group them in the comparatively few classes necessary for market dealings. At present the British have a classification based on the fineness of the yarns, while in this country there is one based on the kind of sheep from which the wool comes. There ought to be some uniformity between these, and doubtless some understanding will be arrived at whereby dealers in the two countries will speak the same trade language. The gathering of world wool statistics is a different matter. No country, excepting Australia and New Zealand, issues anything like accurate figures of wool production or stocks, and there are many in which the collection of data on these subjects appears well-nigh impossible. The gathering of statistics of cotton production is a much simpler matter because the material can be checked up at the ginning establishments, yet the estimates vary very widely. Still, it will do no harm if an intelligent effort is made to get and collate such statistics of wool as may be available. The International Institute of Agriculture at Rome, which now disseminates figures of the world's grain crops, has expressed its willingness to do the same for wool.

WOOL STOCKS AND FABRICS.

Sales of colonial wools at auction are still in progress in London. These were looked forward to as calculated to set the pace and afford a definite indication of the trend in prices. Thus far they have been somewhat inconclusive. The reports cabled are a little bit confusing, except that it appears that most of the buying has been done for the Continent. One thing, however, is absolutely established, and that is there has been no sign of any advance from the recent comparatively low quota-

tions. In some instances, indeed, there has been a drop, especially as to certain crossbreds. The enormous stocks of wool overhanging the market are acting as a drag and will continue to do so unless some sudden and unforeseen demand should show up. American buyers do not appear much in evidence at the foreign wool sales, and imports here of wool seem to be growing smaller. Transactions in domestic wool continue to be few. During a part of the last week, however, there was a little more active buying of the worsted sorts. The goods market in this country is not especially active. There still remains considerable re-ordering of heavyweight fabrics, while orders for Spring keep trickling in. Women's wear Spring fabrics were opened on Thursday by the Botany Worsteds Mills. An especial feature of the cloths offered is the number of lightweight fabrics and fancy mixtures which evince a purpose to compete with silks that have had such a supremacy. On Wednesday the American Woolen Company will offer its remaining Spring lines of women's wear. Interest in them concerns rather the styles than the prices, it being expected that, as in the case of the Botany, few, if any, advances will be shown.

It is good to know that business is not all hard-surface, concrete, practical profit and loss, as so many would have us believe, and that the life of the people is not all sordid self-seeking. One Silas Chapman, Jr., died in Hartford, Conn., the other day. Chapman was an insurance expert. After his death it came out that for years he had gone to the post office and arranged to have all Christmas letters to foreign lands lacking postage forwarded at his expense, so that nobody beyond the seas should run the risk of missing any intended Christmas cheer because of the thoughtlessness of those mailing the gifts. It is doubtful whether one man in a thousand would think of such a method of doing a little kindness to his fellow man. It is so utterly void of any personal element of pleasure or gratitude—a benevolence done in the dark. And yet, no matter how obscure the need or unrewarded the sympathetic deed, there is hardly anything, perhaps, that could be thought of that somebody has not already searched it out and brought the deed and the need together. And all this goes on without any spotlight glare and on a scale that would probably astonish the world if it could be known.

David Lloyd George of Wales and Downing Street is campaigning for a comeback. His vehicle is an agrarian campaign. He is urging a back-to-the-land movement for England. In his first speech, before 30,000 farmers, he

advocates that the government take charge of English land and put it under cultivation, solving two problems at once. First, England should produce the two billion dollars' worth of food and timber she imports from other countries. Second, England should reduce unemployment by putting her idle industrial population on farms. If England were cultivated as Belgium is, he points out, there would be room for 2,000,000 men on the land—700,000 more than are at present drawing unemployment doles from the government. Switching from industry to agriculture would not be easy, but undoubtedly possible within a generation. By the time it could be accomplished England's troubles of the moment would probably be over and a new crop of them at hand. There is much truth in what Lloyd George says—and much politics.

While the farmers, bankers, railroads and manufacturers are all reporting improved conditions and prospects as the fall business opens, the Department of Labor completes the harmony chorus by reporting that labor is almost fully employed at the beginning of September all over the country. There are two or three slack spots that are not due to the lack of employment—the anthracite strike, for example. On the other hand, the textile and shoe industries, where shutdowns or part-time were the rule during the summer are now moving toward full-time operation. In the steel, building and automobile industries and in public and private construction projects conditions are normal, with plenty of work for almost everybody who wants work. With almost all the signs favorable, it would seem that we are in for a busy time up to Christmas at least, with prosperity enough to go round.

Once in a while a judge gives a decision that goes to the very heart of things. This is what a local magistrate did when he told a taxicab driver that it is not for drivers to fix the amount of their tips. The driver who was brought before him had indulged in unparliamentary language when he received a tip of ten cents on a bill of twenty cents. The magistrate called his attention to the arithmetical fact that he tip in this case was 50 per cent. of the bill. The taxicab driver hadn't thought of it in this way, but he and others are likely to think of it in the proper way hereafter. Not since Mark Twain took the trouble to accompany to court a cab driver who had tried to overcharge him has there been a more heartening event for the plain and so often browbeaten citizen.

The purpose of life is not to have a good time, as most people think; but this need not disappoint us nor make life a failure.

Shook Hands With Abraham Lincoln.

Grand Rapids, Sept. 22—I came to Grand Rapids to visit my relatives here and to attend the G. A. R. reunion, and I am making this statement at the request of my nephew, Claude Hamilton.

I was born in the town of Sweden, New York, June 26, 1842, and lived on my father's farm until 1846. My mother died and father married again, and he decided to migrate with his family to Grand Rapids, Michigan. I had three brothers, Philo, Freeling and Manser, and a sister, Christiana, all but Freeling older than myself.

We took the canal boat from Brockport and rode as far as Buffalo. There was a short railroad ride in between Buffalo and where we left the canal, and the train ran so slow that we could get off and pick blackberries while the train was going.

We took the lake boat to Detroit and took another boat around the lakes, through the straits of Mackinac and down the West coast stopping at Sheboygan, Racine, Milwaukee and finally Chicago. My brother Freeling nearly fell overboard but one of the sailors caught him. Claude tells me that my brother Manser had told him that when the boat stopped at Sheboygan my father went on shore and hurriedly called on a relative of his there by the name of Winship.

We took another boat from Chicago to Grand Haven, there we took a river boat, the Algoma, to Grand Rapids, where we arrived in September, 1848.

My father went to work for Butterworth in the foundry and later for W. T. Powers. My sister was married in 1849 in a house we lived in on Ionia avenue, to Oenus Van Burch. My father purchased a farm in Paris township and I went to school there. Afterwards I lived with my sister and her husband on their farm.

In 1860 I belonged to what was called the Grand Rapids Light Artillery and we drilled in an old stone school house on the West side of the river. That year we had a camp near where Wallin's tannery used to be, which was a State Encampment and Col. McReynolds was in charge of the camp. After the camp broke up we went to a banquet at his house on Cherry street.

On April 17, 1861, I enlisted in the old Third Michigan Infantry and in June we went to Washington, leaving on the only railroad in town, the D. G. H. & M. at their station on Plainfield avenue. We were camped on what was called Camp Blair on the heights above Georgetown, near Washington. There was a bridge running across the Potomac called the chain bridge. In front of the chain bridge and across the Chesapeake and Ohio canal, the Government had a two-gun battery, and as our company was originally an artillery company, there was a detail made out of our company to man that battery, and among the fifteen who were detailed I was one. The Fourth of July, 1861, Abraham Lincoln drove down there alone with his colored driver, and took his hat off to us boys there who were manning that battery and shook hands with all of us. I remember the words he said to me when he shook my hand, "I sleep sounder nights than I would if you were not here." I am the last one left who shook hands with President Lincoln the Fourth of July, 1861 at that place.

July 16, 1861, we started across the chain bridge to go to meet the rebels and we found them on the 18th of July at what was called Blackburn's Ford on Bull Run Creek, near Manassas. Our regiment opened up the fight on the 18th of July. There was a lull of three days and on the 21st of July the main battle of Bull Run was fought but it was fought clear around to the right of us so we were not engaged in that particular fight. Our regiment of Second Michigan fell back with the

rest and we stopped at Centerville until 3 o'clock and covered the retreat of the whole army back to Washington. I took part in all the battles our regiment took part in, including Fair Oaks where I was wounded, Antietam, Gettysburg, Kelly's Ford, Mine Run, Fredericksburg, Spottsylvania, Chancellorsville, Groveton, Battle of the Wilderness and the second battle of Bull Run. When the war closed I was at Mobile, Alabama, and took part in the last battle of the war at Blickley, Alabama.

After the war I came back to Grand Rapids and engaged in the meat business for a time. Later I lived on a farm near Sand Lake for about fifteen years and now live in St. Petersburg, Florida.
Dayton S. Peck.

Our Nation Is Sound To the Core.

Boyer City, Sept. 22—Boyer City has settled down for the winter. For the last three months our streets have been congested with strangers. Strange people, strange cars and strange clothes. Some were strangely beautiful, some strangely homely and some strangely ridiculous and some close to indecent. We are sure that if the same costumes appeared on the streets of Detroit or Grand Rapids, the owners would find themselves in the nut house or hoosegow. It takes all kinds of people to make a world and the summer tourist furnishes several extra varieties. Another thing that is interesting is the facility with which the "hicks from the sticks," as we natives are supposed to be, who have emigrated to the refinements of the "suburban developments," take on the airs of urban residents and contrast their condition in a three room apartment very favorably with that of their village (country) friends who have a whole house and yard. Makes us tired, because we know from sad experience what a heluva time they really do have.

We are tempted at times, reading of the supposed excitement as mirrored in our daily press, about fundamentalism, the crime wave and anti-prohibition, to take our trusty pencil in hand and scatter the hosts of darkness into everlasting oblivion. But we have refrained. Not because we do not know just what is the matter and how to fix it, but because of our innate modesty. If we had not had our feelings all harrowed up times without number for half a century because the American people were going to the dogs at once, if not sooner, we might get excited, but all down the ages humanity has grown better and stronger. Sometimes it has seemed that evil was overcoming good. Sometimes it truly seemed that the light had been put out and all was darkness, but always there has been the saving spark that blazed into a glory of advancement and cast its light on the future ages. We have lived through the greatest age the world has ever known. At no time in the past has the power of goodness and liberty been so potent. So we are not worried as to the future. At every crisis the power of good has risen triumphant and the power of evil and darkness met overwhelming defeat. Our Nation is sound at the core and will endure, because the real people are right.

Charles T. McCutcheon.

Exhibit Butter Statue of President Coolidge.

Des Moines, Ia., Sept. 19—Although President Coolidge is not present at the Iowa State Fair this year, he is represented by a three-quarter size statue in butter, designed by H. I. Wallace, of Lincoln, Nebraska, the "world's only butter sculptor." The statue, one of a group, is kept frozen by a technical refrigerating plant and bears the caption "Keep Cool With Coolidge." About 135 pounds of butter went into the statue of the President. The group is one feature of the exhibit prepared by the Dairy Extension Department of Iowa State College.

Which Would You Rather Sell?

? || ONE MATCH
OR
TWO MATCHES || ?



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

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

And you will sell two boxes almost every time.

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

THE DIAMOND MATCH COMPANY



The
Flavor is
Roasted In!

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

WHITE HOUSE COFFEE

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

Secretary Kellogg True To American Tradition.

Grandville, Sept. 22—It seems that a member of the British parliament has been barred from America by our Secretary of State, and because of this considerable criticism has been aroused against the ruling of Secretary Kellogg.

It will be remembered that a lot of anti-Secretary talk was indulged in some time ago because Secretary Kellogg talked rather bluntly to the president of Mexico.

That talk was justified, and later events have proved the wisdom of the State Department's warning to the president of our sister republic.

We have had timid secretaries of state in plenty, but in Hughes and Kellogg we have found men who measure up to the stature of statesmen in a way pleasing to every patriotic American. The flurry with Mexico calmed down quickly enough, and it is safe for an American to set foot across the Rio Grande, which was not the case under former administrations.

The name of the man barred from the United States because of his anarchistic tendencies is Shapurji Saklatvala which sounds red enough, even though he is a member of the British House of Commons.

Our Senator Borah has taken up the case of this red advocate, while at the same time he admits his being a Communist.

We have no use for such as he in the United States of America. We have been too lenient in the past with such gentry, while we turned back babes and women relentlessly who have dared try entry into this country without being properly vided.

Men who have no use for government are dangerous to any community. If the United States ever is destroyed it will be from within by these Bolshevik intermeddlers with constitutional government. William McKinley fell a victim to one of these foreign reds, and the same men who approved his assassination are trying in every possible manner to worm their way into our political life with the intention of destroying our form of government.

The ones who, like Borah, rush to the support of the Constitution by holding the reds up as being denied the rights of free men are paving the way for a reign of anarchy in this country which has no more to do with constitutional rights than Satan has to a seat in Heaven.

Despite our every caution there are secret organizations in this country which would gladly make of our republic another soviet Russia, and such men as this come here professing great love for the American Constitution while secretly plotting its overthrow.

Secretary Kellogg is absolutely right and he will have the undivided support of every red blooded American in the land.

It seems that Saklatvala has a brother living in this country who says this Hindoo communist of parliament "is a destructive genius." Do we want such in this country? The stirring up of broils and inciting discontent with government is allied with treason, and it is the absolute right of our people, as represented by the Secretary of State, to forbid their entrance into the United States.

An ounce of prevention is worth a pound of cure. Locking the stable door after the horse is stolen is what Borah and his ilk invite, and what Secretary Kellogg refuses to agree to in any manner.

Which is right, the Secretary or the Senator?

Eternal vigilance is the price of liberty, and when we consider liberty we do not mean license.

Further says this relative of Saklatvala: "Although I have a natural affection for my brother, I have absolutely no sympathy for his radical theories. Even as a young man he was an ardent Nihilist."

Can we criticise the Secretary for keeping such a stormy petrel of radicalism outside of this country? If we do not uphold our officials of state in caring for the rights of our people, of what use are they in our political economy?

Bolshevik Russia has been trying to get a foothold in this country, which, once successful, would serve to break down our constitutional liberty and make a wreck of the republic.

Senator Borah has advanced some good ideas at various times in his public career, but when he attempts to challenge the Secretary of State with regard to his duties he is going too far and should be called to order.

When Secretary Kellogg called Mexico's bluster and told that country that the United States regarded her contempt for American rights as inconsistent with friendly relations between the two countries, there were a number of our citizens incensed at the Secretary, intimating that he had not only exceeded his authority, but offered insult to another country which was wholly inexcusable.

Results have justified the course Secretary Kellogg then pursued, and it will again justify him in excluding a member of the red anarchist organization from entrance into the United States.

It is refreshing, after the shilly-shallying methods of former secretaries, to have a man with red blood in his veins occupy the chair of state.

There is nothing to the protests of the Borahs which need be for one moment considered by the American people. Old Timer.

Better Stay Away From Kalamazoo.

Detroit, Sept. 22—I have read with very thoughtful interest the article on page two of the Michigan Tradesman which is dated at Kalamazoo, Sept. 15. Frankly, I cannot understand the spirit that underlies the statements made in the letter as seeming to indicate an antagonism or at least a feeling of severe criticism.

In the first place the writer of this article should get his facts before making any such public statements. The dormitories of the Young Men's Christian Association are not in any sense a hotel and so far as Muskegon is concerned any competition would be impossible, because the men who will stay in the new dormitories of the Y. M. C. A. could not afford to occupy rooms at the new hotel which I greatly admire and at which I stop when I am in that city.

There are so many untruths in this article and it is apparently so vicious that I must make a request of you as editor for co-operation. I understand there is a coming conference at Kalamazoo of the hotel men and I want to ask the privilege of the conference that they give a very few moments to one of our men who will give the facts in the case.

In fact, I should like to go a little further and ask that a special committee composed of hotel men of this State meet in conference with representatives of our entire movement in this State to discuss the operation of our dormitories and to really face up to what is actually the case. We shall certainly welcome this.

Personally, I resent very much such a situation as is contained in the article and I am sure you will be glad to help us to face the facts.

F. B. Freeman,
State Secretary Y. M. C. A.

If Mr. Freeman will write Frank S. Verbeck, Secretary of the Michigan Hotel Association, Kalamazoo, requesting that he be given a hearing, same will probably be forthcoming. Our advice to Mr. Freeman is not to stir up a hornet's nest, because he occupies a most untenable position which will not bear the broad sunlight of investigation and discussion.

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

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WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

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Movements of Merchants.

Iron River—The O. H. O. Oil & Gas Co. has changed its name to the Peninsula Oil and Gas Co.

Detroit—The United Savings Bank of Detroit has increased its capital stock from \$750,000 to \$1,000,000.

Jackson—The Aero Oil Co., 121 West Cortland street, has increased its capital stock from \$25,000 to \$50,000.

Grand Rapids—The Kent Produce Co., Building & Loan building, has changed its name to the Lewellyn Bean Co.

Grand Rapids—The Friederick Sales Co., 206 Monroe avenue, S. W., has changed its name to Tusch-Raymer Music House.

Battle Creek—The Gas Engineer Service Co., 26 East Main street, has changed its name to the Michigan Federated Utilities.

Detroit—The Detroit Sanitary Meat & Poultry Market, Inc., 2608 Hastings street, has changed its name to the Silver Fish Market, Inc.

Albion—H. E. Carrick has sold his Coffee Ranch, 406 South Superior street, to R. W. Day, recently of Clio, who will continue the business under the style of Day's Coffee Ranch.

Union City—W. E. Cameron, recently of Grand Rapids, has purchased the drug stock, store fixtures and store building of George K. Whiting & Son and will continue the business under his own name.

Manistique—S. M. Rubin has closed out his stock of shoes, boots, etc., and will remove to Phillips, Wis., where he has purchased a third interest in a large department store of which he will assume the management.

Inlay City—Between 250 and 300 suits of men's clothing were stolen from the Bowen clothing store one night last week. Estimated loss is \$2,000. This is the third robbery of the same store in past two years.

Detroit—The Sunny Jim Pie Co., 3723 Duane avenue, has been incorporated to manufacture and deal in food products, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Sweet Sixteen Shop of Detroit, 1530 Broadway, has been incorporated to deal in women's and children's wearing apparel, with an authorized capital stock of \$50,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit—The Wilson Cake Co., 3952 Michigan avenue, has been incorporated with an authorized capital stock of \$25,000 common and \$10,000 preferred, of which amount \$19,000 has been subscribed, \$1,400 paid in in cash and \$12,750 in property.

Lansing—W. J. Cole has assumed the management of the newly organized Citizens' Fuel Co. This company was organized by Mr. Cole and has just taken over the coal yards and offices of Cohen & Barry, 700 East Shiawassee street.

Detroit—Stow and Barron, Inc., 9,000 Grand River avenue, has been incorporated to deal in autos, auto accessories, parts and supplies, with an authorized capital stock of \$10,000, all of which has been subscribed and \$7,000 paid in in cash.

Owosso—The Dickson Oil Corporation, 102 North Dewey street, has been incorporated to deal in petroleum products, with an authorized capital stock of \$50,000, \$14,500 of which has been subscribed and paid in, \$4,000 in cash and \$10,500 in property.

Kalamazoo—Newmann Bros., an Illinois corporation conducting a chain of cash clothing stores in the Middle West, have opened a store on South Burdick street and Exchange Place, under the style of the Milliard Clothes Shop, with Charles Remm as manager.

Grand Rapids—Maatman & Den Uyl, 14 Coldbrook street, has been incorporated to deal in flour, feed, animal remedies, fuel and building materials at wholesale and retail with an authorized capital stock of \$25,000, of which amount \$5,000 has been subscribed and \$2,200 paid in in cash, and \$2,200 in property.

Gladstone—Gunnar VonTell has sold his interest in the drug stock of Erickson & VonTell to his partner's son, Walter Erickson and the business will be continued under the style of Erickson & Son. Mr. VonTell will remove to Calumet, where he will assume the management of Read's Pharmacy.

Grand Haven—The Addison Co., 200 Washington street, dry goods, notions, etc., has merged its business into a stock company under the style of the Addison Baltz Co., with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Saginaw—Isaac Oppenheim, has sold the shoe stock and store fixtures of Oppenheim & Levy, 214 Genesee avenue, to Dembenski & Sewell, who have taken possession. The business was established by Mr. Oppenheim and the late Emil Levy 13 years ago, as a branch to their shoe store at Bay City, which was established many years previously.

Saginaw—A number of counterfeit \$20 bills have appeared in circulation here during the past few days, according to local bankers. Three of the city's four banks reported finding the bad bills Thursday and it was said that about ten or a dozen of them were

detected. No clue was obtained as to their source, bankers said. The counterfeits were of two varieties. One was a \$20 Federal Reserve note of the Federal Reserve Bank of New York and was declared by bankers to be a crude job, the paper being imitation and the printing of the bill smudgy and otherwise defective. The fine lines of the engraving were poorly reproduced. The other was a \$20 gold certificate, declared to be a much better job. This bill is believed to have been printed on genuine paper from which the printing of bills of a lower denomination had been bleached.

Manufacturing Matters.

Detroit—The Otis Cement Construction Co., 419 Hammond building, has increased its capital stock from \$50,000 to \$250,000.

Ypsilanti—The Bradley Truck Rack Co. has removed its plant from Fostoria, Ohio, to Ypsilanti. F. J. Bradley is at the head and retains his interest in a concern in Fostoria, which inaugurated the manufacture of trunk racks for automobiles in 1921.

Detroit—The Pridemore Dairy Co., 1030 East Warren avenue, has been incorporated to manufacture and sell dairy products, with an authorized capital stock of \$50,000, \$12,000 of which has been subscribed and paid in, \$1,000 in cash and \$11,000 in property.

Detroit—The R. & G. Dress Manufacturing Co., 24448 Woodward avenue, has been incorporated with an authorized capital stock of \$10,000, of which amount \$7,000 has been subscribed, \$2,157.50 paid in in cash and \$4,842.50 in property.

Saginaw—The Michigan Plastic Products Co., 814 Genesee street, has been incorporated to manufacture and deal in toilet seats, flush tanks, battery containers, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in property.

Muskegon Heights—The Cardinal Petroleum Co., Park and Barney streets, has been incorporated with an authorized capital stock of \$200,000 preferred and 15,000 shares at \$10 per share, of which amount \$56,240 and 9,299 shares has been subscribed and \$149,230 paid in in property.

Sturgis—Work in construction of a brick, concrete and steel addition to the Morency-Van Buren branch of the Scoville Manufacturing Co. is under way. The addition will be 60 by 50 feet and will result in the employment of about seventy-five more men. The building is to be used as a foundry and will be fully equipped with modern machinery.

Yale—The Yale Woolen Mills, which had been closed for five weeks opened Sept. 21 on full time. This was the first shut-down in four years for the mills. Edward Andreae, president, says the entire output of the factory has been contracted to the Ford Motor Car Co. for upholstery in cars and that recent change of models by that company had forced the mills to close until the new design and specifications could be issued.

Clare—The Clare Creamery Co. has purchased the lot on the corner of Beech and Fourth streets and will erect a modern plant, work on it to commence early in October.

Detroit Store Closed All Day Saturday

Detroit, Sept. 22—All down-town stores have resumed their regular Saturday business hours after two months of closing at noon. The Newcomb-Endicott Co. adopted for the first time this year the New York idea of closing all day Saturday during July and August. Other merchants watched the experiment closely, since Newcomb's were the first local store to test the policy. Leo J. Dillon, manager and buyer of Newcomb's three shoe departments, has this to say of the result:

"We are satisfied that the experiment was the biggest advertising asset and one of the best store policies we ever adopted. Sales leaped ahead as soon as we announced the policy. July this year was our biggest in history and August sales were only 4½ per cent. less than our record for the month. This is due directly both to clerks and customers.

"When Mr. Newcomb made the announcement, the employees pledged themselves to work doubly hard. They showed a different spirit at once—an earnest and willing enthusiasm that had to react favorably on sales. The customers, who apparently sympathize with clerks having to work during the hot summer months, revealed the same co-operative spirit. They did their buying the forepart of the week. During the two months we also added new customers to our list, leading us to believe we had the moral support of the public. These two causes united to produce better results than the most ardent advocate of the all-day closing idea predicted. You can be sure we will follow the same policy next year."

A Temporary Lull in Hosiery.

Manufacturers of the better grades of women's full-fashioned silk hosiery, who sell direct to the retail trade, report a temporary lull in the demand for this merchandise that is not altogether unwelcome. Initial Fall purchases by buyers when they were in this market were very heavy, and the problem of the mills at the moment is not to sell more goods, but to deliver on time those already sold. As a result, it was said yesterday, the interim between the time of receipt of the last substantial "house" orders and the receipt of important business from men now on the road, is giving the production end an opportunity to catch up a little. The possibility of higher prices, due to the rise in raw silk, is now before the trade, but it appears that nothing material has yet been done along this line.

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

Detroit—The Michigan Refining Sales Co., 6630 Desmond avenue, has been incorporated to deal in petroleum products, with an authorized capital stock of \$25,000 preferred and 250 shares at \$100 per share, of which amount \$25,000 has been subscribed and paid in in property.

Essential Features of the Grocery Staples.

Sugar—The market is weaker and lower. Local jobbers hold granulated at 6 3/4c.

Tea—Advices from primary markets for Ceylon and India tea received during the week tell of further advances. The market on this side during the week has shown some signs of recovering its energy. The tea market has been quite dull for several weeks. The offerings of black fermented teas, meaning Ceylons and Indias, have aroused some interest in the minds of buyers during the week and certain grades of India teas have shown an advance during the week in primary markets of from 1@2c per pound. The entire India and Ceylon situation looks strong as the planters are making an effort to limit the size their production. Green teas are dull, owing principally to the very high price at which they are ruling.

Coffee—The market has shown considerable weakness since the last report, speaking now of future Rio and Santos, green and in a large way. The Brazilian market has been rather soft and that has had an effect upon the markets of this country. The spot market for Rio and Santos has shown comparatively little change during the week, possibly the decline of a small fraction all along the line of both Rio and Santos. Mild coffees are steady to firm without material change for the week. The jobbing market for roasted coffee shows no particular change since last report, and quiet demand.

Canned Fruits—The Coast fruit situation is regarded by canners as decidedly strong with every assurance that packers will have clean warehouses early in the season, if not by the turn of the year. Well posted observers on the Coast give it as their opinion that there will be no surplus of any variety. Some grades and sizes are bound to be short, such as gallons. Although the packing season is closing, canners have not completed their deliveries and cannot tell just how they stand as to a possible balance. On this account they are doing little offering. Spot fruits are firm but quiet as there is little trading on the open market.

Canned Vegetables—The most important development this week is a noticeable change for the better in major canned vegetables, indicating a swing of the pendulum and a return of buying confidence which of late has been lacking in many canned foods because of the weakness experienced in some of the leading staples. No one will buy on a falling market and that was what occurred in tomatoes and corn. In the South the tomato pack has passed its flush and from now on will be governed by weather conditions as affecting the development of green fruit still on the vines. Usually with curtailed receipts, prices of canning stock go upward, increasing costs of production and preventing low quotations on the finished product. Another factor to influence Southern tomatoes is the strong market in California. The Coast crop was cut short, leaving a smaller surplus for the Eastern market than is usually shipped. Part of that outlet will have to be

supplied with Eastern and Middle Western tomatoes. Corn at 80c factory for standard Southern packs has disappeared. Some is quoted at 85c but 90c represents the ideas of the leading packers. Maine has been affected by drouth and some packers think a 25 per cent. cut in production below early estimates will hardly cover the situation. Peas are being bought where the price and the quality are satisfactory to the buyer but it is hard to get the two to correspond. There are a lot of cheap peas around but they are not worth what is asked for them.

Canned Fish—Efforts are being made to get red Alaska salmon down to \$3.40 Coast and pinks at \$1.35@1.40 as opening prices do not satisfy distributors. Some sales at the prices mentioned are reported in the lesser known brands. Leading canners refuse to cut their formal opening. Other varieties of salmon are being taken in preference, as traders believe that they are better buys. Maine sardines are dull as to factory buying. California fish are steady. Lobster and crab meat are still in seasonable demand.

Dried Fruits—Wholesale grocers have been slow to cover their usual fall and winter requirements, although they have protected themselves by buying some domestic dried fruits for early shipment. There has been no competition among buyers to accumulate ahead and no speculative buying as trading of the latter sort does not look attractive. From the present outlook it would appear that wholesale grocers intend to follow for the balance of the year at least, the same hand-to-mouth buying which they have done all season. They are content to let the packer carry the high priced merchandise like peaches and apricots and to let him also retain prunes and raisins, to be fed out as needed during the fall and winter. September has been one of the dullest months in years so far as Coast buying is concerned. Peaches and apricots had been traded in during the summer and were more or less off the market. Both are short packs, with no carryover. Growers have had extravagant ideas and packers have not been able to cover sufficiently to enable them to be free traders. California prunes have been held at opening, and as distributors are partially covered they are not adding to their stocks, since packers were unable to sustain the advance which they tried to make in August. The weather has been unfavorable to consumption and the effect of a healthy jobbing demand has been lacking. Oregon prunes are firm but are also quiet. Raisin prices on new crop were reduced 1/4c last week by one of the leading independents. Other commercial packers met competition, but the association has not revised its Coast basis. The lower range has increased buying, especially of private labels.

Canned Milk—Leading brands of case condensed milk were advanced 15c a case last week, the only change in prices, but the whole market was firm. Evaporated is closely sold up and a tendency toward higher levels on non-advertised brands is shown.

Salt Fish—The fall demand for mackerel has not yet opened. The

catch of spring Irish mackerel was good and the position of Irish and Norway mackerel in this country is unchanged. There is a great scarcity of No. 2 foreign mackerel. On the contrary most of our own domestic shore catch appears to run to that size. There is plenty of shore mackerel about the demand has not yet opened up. Prices remain about unchanged.

Syrup and Molasses—The better grades of molasses are reported to be in very fair demand, without change in price. Sugar syrup is also in more general request and the market is slightly firmer, although without material change. Compound syrup is unchanged at the last decline. The demand is reported as a little better, but is still not very large.

Beans and Peas—The demand for dried beans is still very dull, with most lines being shaded in price. This applies to pea beans, both kinds of kidneys and now even to California limas, which have been firm and high for a long time. Dried peas are barely steady and are not wanted.

Cheese—The market has been firm ever since the last report, without any important change. Offerings of first-class cheese are light; demand fair.

Provisions—Nothing in beef or hog products has shown any change since the last report. There is a steady everyday demand, but for small lots prices are steady.

Review of the Produce Market.

Apples—Duchess, Red Astrachan and Wolf River command 75c per bu.; Strawberry, \$1.50 per bu.

Bagas—\$2 per 100 lbs.

Bananas—7c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans ----- \$ 4.90

Light Red Kidney ----- 9.00

Dark Red Kidney ----- 9.50

Brown Swede ----- 5.75

Beets—\$1 per bu.

Butter—The market has fluctuated during the week within a very narrow limit, advancing a half cent and again declining a half cent. Later in the week, however, the demand improved somewhat on account of the firming up of advices from outside and the result was another advance of a half cent a pound. At the writing fine creamery butter is firm without much pressure to sell. Local jobbers hold fresh creamery at 45 1/2c and prints at 47 1/2c. They pay 25c for packing stock.

Cabbage—90c per bu.

California Fruits—Peaches, \$1.50 per box; Honey Dew Melons, \$3 per crate of 8s. Climax Plums, \$2.50 per 6 basket crate; Santa Rosa Plums, \$2.50 per 6 basket crate; Pears, \$5.25 per crate.

Carrots—\$1 per bu.

Cauliflower—\$2 per doz. heads.

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

Cranberries—Early Black from Cape Cod are now in market, commanding \$5.50 per box of 50 lbs.

Eggs—In spite of the approach of fall considerable of the arrivals of eggs are still poor. The supply of under-grades of eggs is excessive, more than buyers will take and in consequence

prices are very irregular and weak. The supply of strict fine eggs is relatively small and the market shows an advance of about a cent a dozen since the last report. Local jobbers pay 33c for strictly fresh, handling candled at 37c.

Egg Plant—\$1.50 per doz.

Garlic—35c per string for Italian.

Grapes—Wordens in 4 lb. baskets, \$3.50 per doz.; Calif. Tokay, \$2.25 per crate; Calif. Malagas, \$2.50 per crate.

Grape Fruit—\$7 per box.

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

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$13.00

360 Red Ball ----- 12.00

300 Red Ball ----- 12.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4 1/2s ----- \$3.75

Outdoor Grown leaf ----- 90c

Onions—Spanish, \$2 per crate of 50s or 72s; Michigan, \$3 per 100 lb. sack.

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

126 ----- \$11.00

150 ----- 11.00

176 ----- 11.00

200 ----- 11.00

216 ----- 11.00

252 ----- 11.00

288 ----- 10.75

344 ----- 9.75

Red Ball \$1 lower.

Osage Melons—Home grown are selling at \$1.50@1.75 per bu.

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

Peaches—Elbertas command \$3.25 per bu.; Prolific, \$3 per bu.; Hale's, \$4.50@5.

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

Peas—Green, \$3 per bu.

Peppers—Green, \$1.25 per bu.; Red, 40c per doz.

Pickling Stock—Small white onions, \$1.50 per box; small cukes, 20c per 100.

Plumbs—\$1 per bu. for Lombards; \$1.25 for Guis.

Potatoes—Home grown are now in ample supply at \$1.40 to \$1.50 per 100 lbs.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 23c

Light fowls ----- 17c

Springers, 2 lb. ----- 23c

Broilers, 1 1/2 lb. to 2 lb. ----- 18c

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

Spinach—\$1 per bu.

Sweet Potatoes—Virginia Sweets, \$2 per hamper; \$5 per bbl.

Tomatoes—\$1.25 per bu.; 75c per 1/2 bu., Green, 25c per bu. less.

Veal Calves—Wilson & Co. pay as follows:

Fancy ----- 15@16c

Good ----- 14c

Medium ----- 12c

Poor ----- 09c

Teach the boy thrift and you have started him on the road to success.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Saginaw, Sept. 22—Have been a regular reader of the Michigan Tradesman for the past seven years through my contact with the Port Huron and Saginaw Board of Commerce and always look forward to the publication every week.

We had a new stunt pulled on one of our grocery members during the past month that might be of interest. A prosperous looking salesman, carrying a sample of a fine grade of linoleum, called on a number of prominent citizens, including one of our grocery members, and offered him a bargain price on the linoleum which he was very anxious to get rid of.

He produced an invoice which showed a roll of this linoleum cost him \$48 which he was willing to dispose of at half price, namely \$24.

Our grocer member finally induced him to reduce the price to \$12, which offer was accepted.

When the linoleum was delivered it was found to be an entirely different kind and our member figured out that it cost him 75 cents per square yard.

When our member went down town to check up on his bargain, he found that most of the stores in Saginaw were selling the same brand of linoleum for 48 cents per square yard. This represents the retail price.

A. B. Buckeridge,

Sec'y Retail Merchants Credit Bureau.

The following warning has been received from Ann Arbor Credit Bureau: J. F. Kirwan stages a pony contest. Consults a leading theater and also ten or twelve merchants. On receipt of \$40 from a merchant, he deposits with the theater 2,000 tickets to that merchant's credit, assuring him that he will receive ten weeks' free advertising on the screen. These tickets are handed out to the theater customer, who purchases a dollar's worth of merchandise with the respective merchant, thereby entitling him to 1,000 votes on the pony. The pony never comes. The signature McLean & Kirwan is sometimes used. Anyone apprehending this party, please notify the Ann Arbor Credit Bureau.

Almost daily, complaints are registered about solicitors of one kind or another who are seeking to sell their products by every argument except the merit of the goods they have to sell. Magazine solicitors are representing themselves as college students. One solicitor selling a medical book made the claim that the book is being sold to help along a large hospital in the East, another claims to be selling in order to earn money for the crippled children fund and so it goes. The public when offered goods by a peddler should judge the comparative quality of the goods as well as the comparative value and should not buy unless the goods are being offered at a more attractive price than they are offered elsewhere. When a solicitor uses as a reason to buy that the purchase price is for a philanthropic purpose, we may know that the goods being offered will not sell on their merits and the "philanthropic purpose" is simply the cloak used to disguise the inferiority of the merchandise.

A lady complained to this office recently that she had been sold some

rugs alleged to be Oriental, which she later found were not as represented. Our investigation developed some interesting information. The story told is as follows:

A sailor by the name of Robert Halliday, who looked the part, drove up to her residence in an automobile bearing the license number N. J. 55541. He introduced himself by saying that a Mrs. so and so had suggested that he call. Thereupon he exhibited several rugs, which he stated had been purchased by his crew while in Bayreuth, and they were now selling them in this country. His prospect purchased six rugs at a cost of \$300 which she paid him by cash and check. This sailor is said to be a clever salesman with a glib tongue and a ready answer to any question one might propound. He is described as being about thirty-six years old, eyes slightly crossed, dressed in black shirt, blue trousers with double breasted jacket, sailor cap with visor, and well worn shoes. He stated that his ship had docked at Newark, New Jersey, and that he was being transferred to a ship sailing from Halifax. As the crew was to be thus split up, it was desirable that they sell their investment in the rugs. When questioned concerning the automobile he stated that it belonged to his captain who had loaned it to him. He was accompanied by another sailor, who was about forty-five years old. Both had a very rough appearance. The complainant states that comparison in the down town stores leads her to the conclusion that the rugs were not Oriental rugs, and were of ordinary value.

The plan of merchandising by combing the city directories and mailing out merchandise to hoped-for purchasers is being indulged in considerably at the present time. Reference has been made to these schemes many times in the past in these columns.

The latest one to come to our attention is that of Lillian Ward, 1051

North Union street, Fostoria, Ohio, who has been sending three handkerchiefs with a letter to the effect that they are offered at the cost of \$1, and if the recipient so desires he can mail that amount in full payment. If not wanted, he may return the merchandise to the sender. As stated in the past, complaints show that this practice subjects the recipient to considerable inconvenience in having to return the articles if they are not wanted.

This case has been called to the attention of the postal authorities, who we understand have taken such action as will prevent this method of mailing being pursued by the said Lillian Ward.

We have previously mentioned concerns who operate in a similar manner, namely Jim Barry, Inc., and the Everwear Neckwear Co. Still another E. P. Beaumont, 327 Washington street, Buffalo, New York, offers neckties of more or less doubtful value.

Any one receiving merchandise from any of these companies or similar companies is requested to communicate with this office.

A man described as being of medium height, smooth shaven, dark complexion, middle age, weight about 155 pounds, wearing dark suit and driving a closed ford, is reported by the Better Business Bureau of Terre Haute, Ind. and Kansas City, Miss., to have operated in various parts of the country leaving a trail of bogus traveler's checks behind him. Chicago, Illinois; Windsor, Canada; Jackson, Lansing and Kalamazoo, Mich.; Fort Wayne, and Terre Haute, Ind.; St. Louis and Kansas City, Missouri have all been visited and the merchants victimized by this alleged representative of the Oriental Tourist Co., of Los Angeles.

The checks, we are informed, are printed in denominations of ten and twenty dollars, the alleged representative tending them in payment of a small purchase and receiving the balance in change. This man apparently

uses a different name in each city that he visits, and the following are some of which we have record, George D. Erwin, Wm. P. Christy, Chas. C. Keith, Edmond O. Bishop, Burt W. Elman, Harold D. Terry, Oscar I. Harmon, Henry V. York, Paul G. Arthur, Ray S. Noble and Benjamin P. Cornell.

Investigation has failed to locate any such company as the Oriental Tourist Co., in Los Angeles, and the California Trust Co. disclaims all knowledge of the firm. It is reported that fictitious checks have come through totaling a n amount of \$2,500.

Legitimate sources are warned to be on their guard against such an individual, should he attempt to try the same scheme in your section.

Two Kinds of Orders.

The Wholesaler: "Well, how many orders did you get yesterday?"

The salesman: "I got two orders in one store."

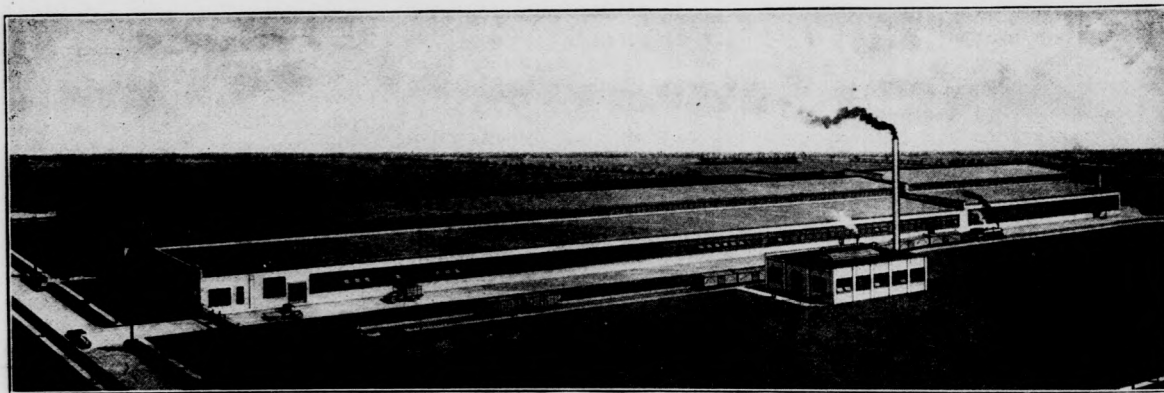
"What were they?"

"One was to get out and the other was to stay out."

Less Rum, But Poverty Continues.

For centuries we have laid the cause of poverty at the door of demon Rum and it is safe to say that probably there is 80 per cent. less drunkenness now than 20 years ago, yet, the majority of workers to-day have the same struggle to get along and many of the retail merchants are hanging on by the skin of their teeth. Our tax system oppresses labor and capital and favors land gambling. Increased land values now go into the pockets of individuals instead of benefiting the public as a whole, causing more poverty and crime than all the saloons and brothels that ever existed. If we cannot cure our economic ills by regulating what we eat and drink, let's try changing our tax system.

Take a good, mild cigar, sit down relax. To think thoughts that concern all, sometimes acts as a spiritual awakening.—G. J. Johnson.—Advertisement.



The Tradesman is pleased to present herewith a bird's eye view of the new plant of the Blackmer Rotary Pump Co. The site covers all the vacant property adjacent to the present location and consists of eight and a third acres running down to the Plaster Creek track. The plant eventually will be something over 600 feet long by 90 feet wide, with a separate power house. The part built at the present time is 90 x 345 feet, 25 feet of which is set aside for offices and the remainder for machine shop, storage and shipping room. Plans are being prepared for the foundry, which will be 100 x 200 feet. This will be built out near the bluff, running back toward the present plant. For a period there will be a space between the two plants, but eventually it is expected to fill this in to make it one continuous plant, as the bird's eye view indicates. The company has been held up considerably by contractors being behind time with their work; at present particularly, with the high pressure steam fitters. It expects in the near future to send a man down from Petoskey to begin installing machinery and getting everything in shape so that the transfer to Grand Rapids can be made with the least possible delay, as it is essential that the factory keep up production without interruption as nearly as possible. It expects to be in full operation by October 1.

Maxwell House Coffee sales, in pounds, for the second quarter of 1925 were 82% greater than for the same period last year.

April, 1925 27% increase over *April, 1924*

May, 1925 108% increase over *May, 1924*

June, 1925 129% increase over *June, 1924*

Sales second quarter 1924 (in pounds)

Sales second quarter 1925 (in pounds)

The big selling achievement of 1925—say grocery trade authorities

Occasionally, not often, a record is made in the grocery business which sets the trade talking. An accomplishment entirely out of the ordinary.

Such a record—one which authorities say is practically without parallel—has just been made. (See chart above).

It is generally admitted that the high grade coffee business has recently been passing through a difficult "period of stress." Throughout this period the sales of one coffee—already America's largest selling high grade brand—have mounted steadily. Sales of Maxwell House Coffee during the second quarter of 1925 showed the amazing increase of 82% over the same months last year!

April brought a growth of 27% over

April, 1924. May showed an increase of 108%. And in June, a summer month, Maxwell House Coffee attained sales volume, in pounds, exceeded by only one single month in its history. An increase of 129% over June last year!

Obviously here is a coffee which holds a unique position in the field. Month in and month out, it continues to win new users by the thousands.

The grocer who gets solidly back of Maxwell House Coffee, therefore, is "riding a winner." He is laying the foundation for an ever-growing coffee trade.


Cheek-Neal Coffee Company, Nashville, Houston, Jacksonville, Richmond, New York, Los Angeles.

Also Maxwell House Tea



MAXWELL HOUSE COFFEE

TODAY—America's largest selling high grade coffee

"Good to the last drop" 

BAKERS ARE LIVE WIRES.

The convention of the American Bakers' Association at Buffalo last week emphasized the highly constructive work of one of the progressive food industry associations.

Unlike so many organizations whose aim is merely to promote higher profits and more advantageous purchasing opportunities for members, this Association, like its sister organization, the National Cannery, has been aiming to prosper through improving the character of its product, and educating the public to a more intelligent adoption of commercially produced foods, confident that ultimately greater demand will repay all the efforts.

The bakery trade has chosen as its chief instrumentality the employment of science, and has bent its efforts very largely to the extension of the American Baking Institute at Chicago, where a wide variety of scientific research work is being conducted. Nutritional problems and phenomena are being studied, materials analyzed, processes investigated, and adverse popular criticism weighed, to the end that the industry may have the latest correct information conducive to public welfare, and that the public itself may be made aware of the truth in place of the flood of misinformation and propaganda being systematically fed to it by "food fakers" and "notional fadists."

In addition to this, a regular technical school for the training of young men for the baking industry—some older ones as well—is supported, and, all in all, the bakery of to-morrow will be a far more efficient agent for the public health and welfare than it ever has been in the past.

That these activities are not only appreciated by the men of the industry but also by those who possess surplus wealth, is shown by the very liberal endowment which has been made to place this organization on a permanent basis.

The machinery exhibit was an education in itself. No longer will it be necessary for the housewife to perform the tasks of baking in her kitchen, but the efficiency and perfection of scientific and mechanical devices are daily setting new standards which no housewife—however efficient and new or old—can compete with.

Thousands of housewives who visited this exhibition went away astonished at the rapidity with which public baking is outstripping that of the home and people who have bemoaned the high cost of living have some reason to believe that organized industry and the application of ample capital are establishing new eras of happiness in the public food supply.

COTTON AND COTTON GOODS.

In between two of the fortnightly Government reports on the condition of cotton the market during the past week witnessed some sharp fluctuations in prices. Some of these were based on private reports and estimates of a bullish character and others on speculative operations. The general tendency was to keep quotations on a rather high level. This had a stimulating effect on the buying of gray goods, converters and others being apparently

convinced that the hope of price concessions in the future was not well founded. Prices were advanced and have kept firm, and there is more of a disposition to trade ahead. Whatever changes may be ahead in the cost of the raw material are not deemed to be sufficiently marked to have much bearing on the cost of fabrics. This gives more confidence to the trade, even though spinners have not been over generous in the matter of their purchases of the raw cotton. With the advances in price of gray goods have come corresponding ones in those of bleached and other finished fabrics. In distributing channels cotton goods are moving freely. Prints of divers kinds and rayon novelties are especially sought. A good season is looked for in the many new and beautifully styled fabrics of the rayon mixtures. The knit goods situation remains satisfactory. Spring orders for underwear have been quite good, some mills having received capacity orders. Knit outerwear has also been in fairly brisk demand.

PREVENTING COMPETITION.

A proceeding has been begun by the Federal Trade Commission against the Wholesale Grocers' Association of New Orleans, which is accused of trying to stifle competition in its territory in the sale of groceries and allied products. The Association, it appears, has been trying to choke off the business of so-called "illegitimate" dealers, presumably meaning those who indulge in price cutting. In pursuance of this policy, it is declared, the members of the Association by joint action have held meetings to formulate plans to carry it out. They have sought the aid of manufacturers and producers of goods, some of whom have agreed to withhold supplies from the price cutters. In other instances, by threats of boycott and other means of intimidation, they have compelled the manufacturers to sell only to Association members. They are also declared to have instituted a system of espionage at wharves, docks, freight stations and warehouses to keep tabs on producers and see that they did not supply price cutters with goods. Similar tactics, it is charged, have also been used against brokers and other agents so as to stop sources of supply for offending dealers. The inference is that the goods referred to are branded package merchandise. Aside from the effort to stifle competition, the action of the Association is an attempt to aid in fixing resale prices, which has hitherto been held to be illegal. This branch of the subject may be brought before Congress at the coming session, a bill having been framed for the purpose. But any action, however, will not affect the alleged conspiracy to prevent competition.

TROUBLE BREEDERS.

Comparatively few Americans will weep briny tears because the American State Department has barred Shapurji Saklatvala, Communist member of the British Parliament, from the United States. Saklatvala, a Parsee, was a delegate to the Interparliamentary Union, a non-official world congress of legislators that meets in Washington in October.

Saklatvala is a wordy revolutionist and notorious apostle of communism and internationalism. He believes the sun rises and sets over the Red Square in Moscow. He has told the British they must face cold steel in a Red revolution. While he had pledged himself to behave in America, he had likewise announced that he expected to speak freely whatever might be in his mind. His permission to enter has been withdrawn. Secretary Kellogg puts the whole situation very clearly and properly when he says:

It is the policy of the Government to exclude such persons. I do not believe in curbing free speech, nor do I believe in making this country the stamping ground for every revolutionist agitator of other countries. This is no place for them. Nobody, I believe, will object to any citizen of the United States advocating a change in our form of Government by legal and constitutional means, but I do not believe we should admit foreigners to this country to preach anarchy or revolutionary overthrow of government.

Nor do the great mass of Americans believe we should. The immigration law provides a way of keeping them out. It has been applied in the Saklatvala case. Had it been used in the cases of Maxim Gorky and Count Karolyi, there would have been less trouble. By applying it Secretary Kellogg from certain embarrassment and the American Government from probable trouble.

Out of his own mouth Saklatvala has convicted himself as a trouble breeder.

DEPTHS OF IGNORANCE.

Every general information test in the schools yields a crop of howlers, and yet even in an intelligent group of American adults, presumed to be familiar with current events, such questions are likely to expose a lamentable want of knowledge. The public smiles broadly over the replies brought up from the depths of ignorance in high schools, colleges and universities in the annual haul of the Review of Reviews; but among those who are most amused are some who might not have done much better in a similar inquisition.

It is, indeed, alarming to find that 11 per cent. of those examined were strangers to the portrait of the President, though undoubtedly they would instantly have recognized the lineaments of Charlie, Doug or Mary. It is disconcerting in this radio age to learn that 58 per cent. were unaware of the name of the world's benefactor who invented wireless, and it is hard to account for the belief that the United States has acquired Japan by purchase, in view of the recent discussion of the immigration ban. But ignorance is not the monopoly of the rising generation. It would hurt parental pride to concede it, but it is not probable that in the much-lauded days of the little red schoolhouse and the tune of the hickory stick the tide of the country's average intelligence rose higher than it does to-day.

There can be little doubt, save among the cynics, who believe the world steadily deteriorates, that printed texts and pictorial illustrations, along with much admitted chaff and dry rot, are making accurate knowledge a common possession instead of the luxurious privilege of a limited class.

BUSINESS IMPROVING.

General business conditions, according to reports from the usual sources, continue to improve all over the country. This is the tenor of the statements from banks, from credit sources and from distributive agencies of merchandise. There is also a tone of greater confidence in the outlook for the Fall and Winter. This does not imply, however, disposition on the part of merchants to do any kite-flying or indulge in speculative purchases. They are settling down to a policy of meeting wants as they are indicated, with just enough of anticipation as this requires. No more stocks are being carried than are sufficient for the time being, and moderate orders for new goods are placed when deemed necessary. Rapid turnover is the principal object sought. That, under the circumstances, so large a quantity of goods is being called for from manufacturers and producers as is the case may be considered as a favorable and hopeful sign. Encouraging, too, is the fact that the matter of price does not cut so much of a figure as it did and that quality is being more taken into consideration. This holds good as to all varieties of merchandise. The fact that prices have been better stabilized, with fewer upward swings than were anticipated at one time, may have something to do with this. Perhaps, also, it is becoming more generally known that it is not the first cost that determines whether an article is cheap or dear. The prevalence of a sentiment of this kind is worth much to sellers as well as buyers.

Buying at retail by the general public is just now coming in for a closer scrutiny than usual. Purchases for Fall are rapidly getting under way, being stimulated whenever the temperature shows signs of dropping, as it did on Monday of this week. The attitude of the ultimate consumer is the important factor which will determine, to a great extent, the buying policy of the stores and keep in motion the flow of goods through distributing channels. Thus far, the indications in this and other big trading centers have been distinctly favorable, considering that the season is just beginning. Not only have the enquiries been more frequent but the sales responses to the store offerings have been on a more liberal scale than in the corresponding period last year. Furniture, floor coverings and other household furnishings have come in for a good share of attention, and so also have shoes and hats for both men and women as well as dress accessories and haberdashery. In some localities women's ready-to-wear is moving somewhat slower than was wished, but this is ascribed to weather conditions, a change in which is expected to lead to brisker buying. Taking everything into account, retailers are encouraged and, should their expectations turn out as expected, they are likely to be in the market with re-orders for the next month or so. The lessening in the number of buyers from out-of-town stores during the past week is regarded simply as a lull between operations pending the results of the initial offerings for the season.

Independence doesn't mean insolence.

MEN OF MARK.

Heber W. Curtis, Vice-President Kent State Bank.

Well directed and properly concentrated effort is the magic talisman which opens the door to commercial or other distinction. It is a force which may build up or destroy magnificent undertakings. Whether applied in either a National or individual quantity, the results are correspondingly marvelous. It is an old saying that things obtained without effort are not greatly prized and fortunes which come quickly are likely to vanish into thin air as rapidly as they materialize. Nothing that is obtained cheaply seems to be worth while in this day and age and only steady, persistent, intelligently directed work makes life's rewards of real and permanent value.

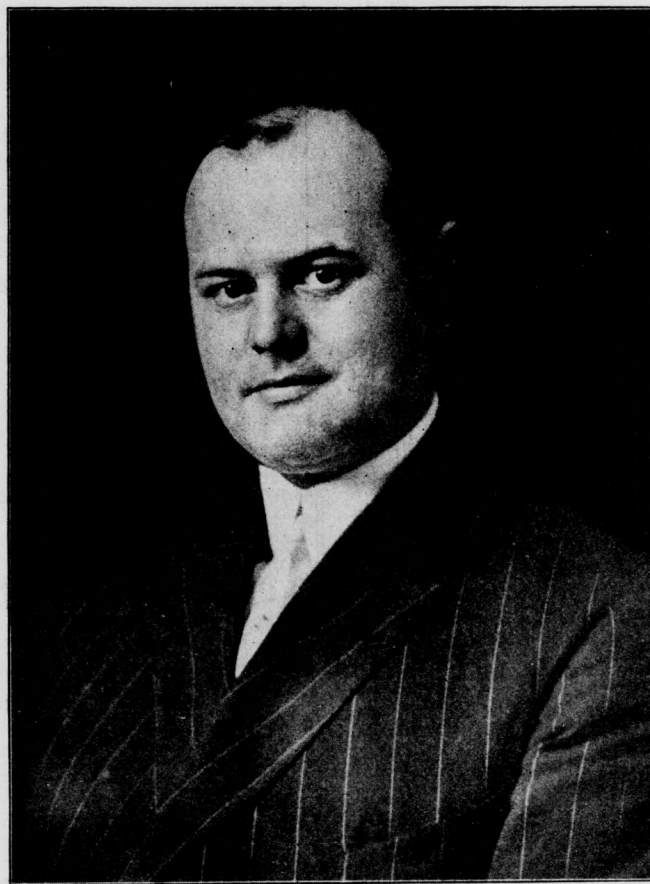
It is often found that the man who does not get along well in life is lacking in definite aim. He is like the inhabile marksman who uses a big barreled gun and a small size shot and trusts to luck for his quarry. He overlooks the fact that the shot scatter and that if one or two were to take effect they probably would not kill or even disable. The true huntsman never uses birdshot when out after big game. He carries a heavy rifle and depends upon his steady arm, practiced eye and long years of training to speed the bullet to its intended destination.

In everyday business life are observed men who fritter away their best years in essaying a trade, occupation or profession for which they have no taste or inclination. They try a certain line of work for a few months or years and then another and because they do not soar to the top right away they become dissatisfied and again go into a new kind of business, with the result that they find nothing that suits them and that they never rise above mediocrity. They lack the absolute essential to success in any undertaking, which is constant and persistent application. Failure is seldom recorded in the case of one who possesses a singleness of intent from which he never varies. The employe who simply does his duty and keeps one eye on the clock never amounts to much, while he who does his whole duty and a little more perhaps and takes as much interest in his employer's business as if it were his own is always heard from. Tenacity of purpose and the concentration of all the powers of body and brain are the goal winners of the twentieth century and any success that is not predicated upon these two inspiring agencies is purely adventitious and evanescent and of false or unsatisfying nature.

Given constancy of purpose with an intelligent direction thereof and a lifetime of endeavor might amount to but little were it not reinforced by a necessary complement of brain. Something of this happy combination of a fixity of purpose and the mental capacity needed for its support is suggested in reviewing the career of Mr. H. W. Curtis. He is not one of those who seek notoriety, is not at all vainglorious as to what he has accomplished in twenty-eight years of exceptional activity, but his very modesty has at-

tracted attention to his deeds in such measure that he is known and honored in business and social circles throughout a much wider environment than is gained by most men of his age.

Heber W. Curtis was born at Richland, Kalamazoo county, Sept. 6, 1881. His father was of Scotch descent. His mother was of English descent. When he was 2 years of age his parents removed to Petoskey, where he attended the public schools from his fifth to his seventeenth year, graduating from the high school in 1898. He then entered the Petoskey City Bank—now the First National Bank of Petoskey—and during the succeeding twelve years occupied every position in the bank except that of President, which was held by his father. Fifteen years ago he removed to Grand Rapids to take the



Heber W. Curtis.

position of Cashier of the Grand Rapids National City Bank, and June 1, 1912, he accepted the position of Vice-President of the Kent State Bank. While he was a resident of Petoskey, Mr. Curtis was one of the organizers of the Cook, Curtis & Miller Lumber Co., which was four years in completing its cut in the Upper Peninsula. Mr. Curtis acted as Treasurer of the company.

Since coming to Grand Rapids Mr. Curtis has become connected with many of our leading industrial organizations. He is Vice-President of the Boyne City Lumber Co.; Vice-President of the Turtle Lake Lumber Co.; Vice-President of the Widdicomb Furniture Co., Treasurer of the Tillimont Lumber Co., Secretary and Treasurer of the E. M. Holland Co.

Mr. Curtis was married Dec. 12, 1911 to Miss Jean Sinclair. They reside in their own home—one of the really fine residences of the city—at 448 East Fulton street. Two children have joined the family circle—a daughter of 13 and a boy of 10 years of age. Both children attend the public schools of the city.

Mr. Curtis is a member of the First Presbyterian church of Petoskey, which he served in the capacity of Trustee and Treasurer while he was a resident of that city.

Mr. Curtis says he has no hobby but making money, but those who know him in a social way, dissent from this opinion and state that he is one of the most companionable of men. He is not at all affected in manner. He is easy of access to his business associates

Adequate Grade Crossing Protection. Written for the Tradesman.

The death of Wm. Stofer, postmaster of Dexter, Michigan, a crippled veteran of the kaiser's war, at the depot crossing in the village of Dexter, on Sept. 12, in spite of frantic efforts of the crossing flagman, to prevent him from driving his auto onto the railroad track in front of a fast freight, brings up the questions: Is there such a thing as adequate grade crossing protection now in operation anywhere? and, can there be adequate grade crossing protection?

At a railroad crossing out in the country we may see on either side a board bearing the sign "R. R. Crossing 400 feet" and at the crossing an electric bell which rings whenever a train approaches. This bell is supposed to be, no doubt is, visited daily by a railroad employe and tested to see if it is in order. At other crossings there is no bell, but conspicuous signs. The signs, the ringing bell, the constant attendance of a flagman are adequate in all cases where pedestrians and drivers are thoughtful, careful and always alert.

But we all know that the greatest danger is not always at the place or in the circumstances where people are most apprehensive of danger. The greatest danger is where people have become accustomed to being warned by flagman or bell or prevented by closed gates. Absent minded or forgetful people are not adequately protected by any agency provided by the railroad management. Is no one to blame except the person who suffers the consequences of his own act?

But there is more to this than the question of blame. The man's family, friends and sometimes the community and general public suffers a distinct loss, as in the case of the postmaster.

A few years ago a concrete bridge was built over the Huron river by the Michigan Central railroad at Ann Arbor at great expense, but the driveway on the highest point of the bridge is too narrow for the amount of traffic.

Just this summer an overhead bridge was open for traffic at Okemos, where it is said as many as twenty-two persons were killed in one year on the grade crossing.

People have been killed at grade crossings where gates were operated by a watchman in a tower. And so we ask: Is adequate grade crossing protection possible? If so, we ought to have it at every grade crossing at the earliest practical date.

E. E. Whitney.

Happiness.

Happiness, I have discovered, is nearly always a rebound from hard work. It is one of the follies of men to imagine that they can enjoy mere thought, or emotion, or sentiment. As well try to eat beauty! For happiness must be tricked! She loves to see men at work. She loves sweat, weariness, self-sacrifice. She will be found, not in palaces, but lurking in cornfields and factories and hovering over littered desks. She crowns the unconscious head of the busy child. If you look up suddenly from hard work you will see her, but if you look too long she fades sorrowfully away.

David Grayson.



Styles in Men's Shoes For Fall and Winter.

The tendency in men's footwear is toward greater elegance of design as to pattern. There is a better discrimination as to combination of patterns, colors and lasts. Too often in times past it has frequently happened that a good pattern or a good material has been put on a last unsuited for the upper character. In materials tan calf leads as before. For the more conservative man slightly darker shades predominate as compared with the season just passed. In shoes, obviously of the "style" type, with a tinge of "flash" as to extremity of last, the shades run lighter.

In the popular grades there has been a general, if not concerted, attempt to create a distinct type of shoe for the young man who will wear balloon trousers and full flowing suits. These shoes will run full as to toe and as short as it is possible to fit feet, and wide as to tread. It is in such types that we see full sway given in the pattern employed, the extreme last, and the lighter of prevailing shades. Here is an answer to the writer of international reputation on men's dress who made the statement a few months ago that the clothing designers were thinking of their feet, while shoemen failed to design shoes to go with the mode of the day.

In popular priced shoes for men, full range is given in pattern designing, and in decorative features of curve and line, stitching, perforations, pinking and wing tips. Patterns are both straight lace and blucher effects. One of the distinctive departures or innovations is the use of an over quarter or large outside over foxing on the quarter, pinked, perforated or fancy stitched. Wing tips of ornate lines and size are shown frequently.

If it isn't a quarter foxing that is the keynote of the shoe, there are throat saddles on blucher oxfords, either with a stitch outline or perforation to bring out its prominence, or there are quarter facing saddles, plain stitched or perforated and pinked. In such shoes one notes both the straight tips pinked, with box, or the semi-soft wing tip which in some instances covers the area of half a vamp. Plain and smooth leathers vie with boarded and highly glazed leathers and running into the grain group of the "Scotch" grain type, the grain effect being somewhat smaller than the coarse pebble. Boarded leathers tend to be in the lighter shades, the smooth calf a little darker in shade and the heavier grain effects still a shade darker.

As differentiated from the "sheik" type described, which is most popular-

ly being shown in the lower and medium grades, there is a newcomer in the field. This can be described as also a "young man's" shoe, but of a more ultra refined type with still a dash and "go" to the general design that makes it of a class by itself. These are intended for the class of young men that include club men, college graduates, men just about half arrived but with a good toe hold toward a goal. Men with a dress sense and who want style, but who have the sense to know that extreme of style is no longer in good taste in the circle in which they move. This class of man "affected" college shoes, a few years ago, after they graduated, but have been crowded away from the field by the invasion of the "sheiks" into the extreme styles.

This type of shoe is of good old-fashioned custom model that has been designated as the English last, narrower in the toe in a modified sense, with a smart recede, carrying well an extension sole, close shanks, not overly decorated, and preferably of the oxford circular vamp pattern. In shades of the medium cast, smooth calf, pinked straight tip, it is the type of shoe that artists have long held as the ideal in smart style in foot covering. It is among this class that we find the best buyers of an extra pair, and who wear black after six. Not only after six, but best dressers among the class of young men who know and care, black shoes are becoming more popular for day and business wear.

In more expensive shoes we have two types that can be specially mentioned. Shoes of simple pattern design, repression in decorative features, on modified lasts ranging into the conservative, types of shoes that can be worn by business men whether young or old, with no distinctive features whatever in detail but yet the shoe itself is distinctive. Which, after all, is real art. Then we have a class of smart, modish, decorated patterns on modified lasts from the balloon type but which lose nothing but do gain a lot through the process of modification. These shoes are patterned after the best of the "bespoke" shoes made in England, with the difference that the English shoes are tiresome in their uniformity of design, while the American made shoes offer a variety of design, a wholesomeness in their difference, a balance and a choice of pattern, from which it is extremely hard to choose one that is better than another. These shoes are usually in shades of the medium class, neither obtrusively too light, or too dull in color to be unattractive.

Rubber heels predominate on the popular grades, but there is a marked tendency to go back to solid leather

heels on the better grades for the style appearance, in shoes of the faster types in these better grades. Wide shanks for medium grades in extreme types, a return to round shanks in higher grades where trimness is sought. Stitching on uppers, not quite so extreme as formerly. Perforations on shoes and patterns where perforations best bring out the design. An absence of both on many handsome custom grade shoes. Plenty of in-between welt shoes in both low and high priced. Double soled shoes being tried out in many smart models.

In the question of color, the light golden or yellow shades are the outstanding factors in style appeal merchandise. In spite of what would seem to be the ordinary development toward a darkening of the tan leathers for fall, a relatively small proportion of style goods are made on the medium tan or brown colors. It may be that as the season develops the darker shades will increase, but it is very hard to make an outstanding shoe with the more sober colors.

Black oxfords are going to have a very strong run. This is the natural reaction from the very light tans, but it is a condition which the retailers, for their own protection, should not encourage.

The average dealer sells a greater proportion of high shoes than he thinks he does, and well chosen high shoes of the various more conservative types are still going to move.

Claim to be the best; then make yourself the best.

Mens Shoe Outlook Bright.

Not for some time have manufacturers of the higher-priced lines of men's shoes faced a Spring season with brighter prospects than is now the case. Not only did retailers place excellent advance business for Fall, but early duplicate business, which is already beginning to come forward, shows the consumer to be in a buying frame of mind that augurs well for the future. Leading Spring lines not already out, it was said yesterday, will be put before buyers sometime before the end of the month. Neither as to prices nor styles do the new lines show a great deal of change from those presented for Fall. One of the most notable features of the Spring models is the continuance of the light, custom-built type of footwear that has done so well during the past several months.

Buyers Are More Interested.

Now that the higher price of cotton has given added firmness to the underwear market, jobbing buyers are showing more interest in goods for future delivery than has recently been the case. In seasonable merchandise there is not much being done at the moment, but there is every indication of brisk trading in all kinds of heavy-weight merchandise as soon as cooler weather forces consumers into the retail market. The demand for goods for Spring sale to the consumer could be better than it is, but, with the advance in cotton and the resultant lack of price recessions in the finished merchandise, the outlook for improved buying is generally regarded bright.

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The Constitution the Sheet Anchor of the Republic.

Grandville, Sept. 22—The American Constitution has been for more than a century the anchor of our country, the rock of our salvation, and yet there are people who seem to consider that document, so eloquently expounded by Daniel Webster, as a mere scrap of paper, to be flouted carelessly when ever they choose to so treat it.

What is the result? Less love of country, less reverence for the republican institutions which have flourished so long on the shores of North America, until our methods of electing our congress and legislatures have become demoralized until something very close to mob rule has come to this country.

Do we need the Constitution or has it become a worn out tale fit only for the scrap heap of oblivion?

The Constitution adopted by our fathers has been tested as by fire and has come through it all unscathed. It is the foundation of our free republic and should be honored to-day as never before.

Because of the eighteenth amendment some there are who, hating to be curbed where their appetites are concerned, would throw the Constitution into the discard, will out the country to the liquor tyrant and hasten the day when riot and mob rule have taken the place of law.

The Constitution is truly the anchor of safety for the ship of state, and yet it has been more often misconstrued and belied than any other public enactment in the land.

It has often been remarked that one can prove anything by the Bible. So with the Constitution of our country. Slaveholders quoted it as licensing the holding of slaves. One President of the United States, in a message to Congress, solemnly declared that under the Constitution, he had no right to coerce a state. In other words, the Constitution upheld secession and the destruction of the American Union.

The President who succeeded Buchanan took an entirely different view of constitutional requirements and solemnly declared that his oath to protect and defend the Constitution of his country obliged him to oppose secession and rebellion.

History gives the outcome. History commends the faithfulness of the one and describes the treason of the other.

A republican form of government cannot long exist with the Constitution flouted and the rule of the mob accepted. Primary methods have brought us very low in the scale of political morality, and if too long endured will flout the Constitution and seal the fate of the Republic.

Even though this document, as old as the Nation, which is so necessary to the perpetuity of the Government, has been interpreted to mean the exact opposite of the ideas of the fathers.

"If you hear a man prating about the Constitution, spot him, he's a traitor."

This was the utterance of a prominent United States senator during the Civil War period and was brought about because of the continued shouting of the anti-Union sentiment at the North that Lincoln had discarded the Constitution and was even more of a traitor than the Southern rebels.

Another instance of the wrong construing of that document.

Slavery was constitutional, secession was allowable and admittedly right under that Constitution whose mandate commanded the President to use every effort to save the Union intact.

Certain rights have been denied a race under the Constitution and that document has been badly battered. In fact its old time friends, could they come back from the echoless shores of time, would scarcely recognize the old Constitution as it is to-day.

We need a new awakening with regard to the Constitution of our country. False doctrines are blustered

forth on every hand, in no way in line with that document, yet declared to be in keeping with its provisions.

That element which sympathized with secessionists in war days, denouncing Lincoln as a despot who had overridden the Constitution and erected a war power higher than that instrument, are abroad in the land to-day, even more dangerous than were the rebel sympathizers of the sixties.

The condition is altogether serious however much we may effect to ignore it, and a strict promulgation of Constitutional rights would be in order at this time.

Daniel Webster was the great expounder of that Constitution which is regarded with such levity to-day, and it would be a blessing to the Nation had we another Webster to proclaim the truth as he proclaimed it in the days of nullification and threats of secession and rebellion.

This country has existed considerably more than a century, and its foundation law has been observation of Constitution and an adherence to the teachings of that document.

Secession and rebellion were no more dangerous to the perpetuity of the Republic than are the wiles of the half baked American political shysters who are forging to the front with their pretended new ideas on what constitutes Constitutional law and authority.

Getting back to the old standards of political procedure would make for reforms most needed at the present hour.

Old Timer.

Why Disaster Overtook Traverse City Merchant.

Traverse City, Sept. 22—W. W. Smith, whose fishery is located on the West shore of Traverse Bay, reports that his nets do not catch as many whitefish and trout as in former years. Water in the bay is three feet lower than normal. This condition is attributed to the withdrawal of water from the Great Lakes through the Chicago drainage canal.

Boardman river, which flows through Traverse City, is contaminated by sewage. Odors arising from the stream are almost unbearable. A beautiful park on its banks is seldom visited by sojourners or residents on account of the foul atmosphere arising therefrom. Several residents on the stream not infrequently catch fish in the river's bed and eat them, too. Water for domestic purposes is pumped from the bay, which contains a vast quantity of sewage. City authorities try to purify the water with chlorine.

Years ago a merchant who was generally respected and highly esteemed erected a large brick building in this city and moved his stock of merchandise to its floors. Upper floors fitted up for offices, were quickly occupied. The merchant's business grew in volume rapidly and seemingly the sun of prosperity never grew dim in his neighborhood. McKinley was murdered and the Nation mourned. Business men generally agreed to close their doors on the day of McKinley's funeral. The merchant referred to in this paragraph got a wrong slant on the situation and kept his doors open. A wise man of the community warned the merchant that his course was hazardous and added, "If you do not close up, you will not be prosperous hereafter." The merchant did not heed the warning and disaster soon overtook him. His trade dwindled in volume and to meet his obligations he was obliged to transfer his building to a bank that had favored him. Try as he might he could not recall the trade that he had once enjoyed, and finally a receiver was appointed by a court to wind up the business. The merchant finally obtained an appointment to fill a Federal office and during the years that followed he saved a sum from his salary sufficient to assure him a moderate living.

A. S. White.

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House Committee Has Tentative Schedule For Tax Hearings.

The Ways and Means Committee has prepared a tentative schedule of the tax reduction hearings which are to begin Oct. 19. The schedule is subject to revision by Chairman Green and certain of the dates may be changed, but it is believed that the general order indicated will be followed, although some subjects may require more time than has been assigned to them. The schedule is as follows:

Oct. 19 and 20. Officials of the Treasury and other departments.

21. Income tax, including surtaxes.

22. Transportation, insurance, etc.

23. Estate tax.

24. Tax on cigars, tobacco and manufactures thereof and on admissions and dues.

26. Excise taxes, including automobiles, etc.

27. Special taxes, including taxes on capital stock, occupations, etc.

28. Stamp taxes.

It will be noted that the tentative schedule covers but nine days. It is probable, however, that it will be extended to at least two full weeks and possibly beyond that period. Congress will not convene until December; hence it is apparent that even should the hearings be prolonged for a week beyond the above schedule they would still be concluded in time for the committee to devote a full month to the formulation of the proposed tax reduction measure.

The first two days of the hearings are to be given up chiefly to the testimony of Treasury officials, beginning with Secretary Mellon. It will not be the policy of the administration to present a hard-and-fast program of tax reduction and in appearing before the committee at the beginning of the coming hearings the Secretary and his assistants will seek merely to give the committee such information as may be called for by Chairman Green and his associates.

It is more than likely, however, that the examination of Secretary Mellon and his experts will develop pretty completely the kind of tax reduction bill the Treasury Department would present if requested to do so. The Secretary is anxious, however, to avoid being put in the position of dictating to the committee either as to the taxes that should be reduced or the amount of the reductions.

The hearings on income taxes and surtaxes will be participated in by a number of well-known bankers and economists who have already indicated a desire to address the committee. Almost without exception these witnesses will suggest substantial reductions in both income and surtaxes.

The present maximum normal tax of 6 per cent. will in all probability be reduced to 5 per cent., but there will be advocates of a maximum rate of 4 per cent. Certain increased exemptions will also be suggested in this connection.

Witnesses will appear on both sides of the question of making a drastic cut in surtaxes. The majority will favor slashing heavily the present maximum rate of 40 per cent. and it is believed the consensus of opinion will tend toward a maximum not in excess of 20 per cent.

A few witnesses will suggest a maximum of 15 per cent. and in support of this rate the committee will have before it certain data compiled by Treasury experts from 1924 returns indicating that the scientific revenue point for the maximum surtax may be as low as 12 per cent. There will be a considerable body of testimony favorable to a combined normal and surtax rate not in excess of 20 per cent.

The discussion of the taxation of insurance companies will bring to Washington a number of experts who will propose substantially lower rates. Corporate income taxes may be discussed in this same connection and a strong movement is on foot to cut the present 12½ per cent. rate to a flat 10 per cent. The committee is not likely to countenance any suggestion looking to the graduation of the tax on corporations.

One of the most interesting features of the hearings will be the debate on the state tax provisions of the Act of 1924. There is strong sentiment in favor of the absolute repeal of these taxes on the ground that the taxing of inheritances is a peculiarly appropriate function of the States and that this revenue field ought not be invaded by the Federal Government.

Many illustrations have been presented, both during the debate on the Act of 1924 and in communications to the Treasury Department, showing that the assessment of Federal estate taxes and State inheritance levies have operated in numerous instances to confiscate entire estates of substantial proportions. Secretary Mellon is understood to favor reducing estate taxes, but both he and President Coolidge are reported as opposed to their repeal at this time.

There is now some talk of a compromise provision based on approximately 50 per cent. of the present schedule. This proposition is predicated on the desirability of retaining this source of revenue in part, but with the understanding that if the states continue to increase inheritance taxes the Federal Government will ultimately abandon the field entirely.



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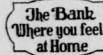
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Given As An Honor— Received As A Burden

THE man who is appointed executor of a friend's estate accepts the position as an honor, but when the will is probated and the executor is called upon to act, the position is received as a burden.

It could not be otherwise, for so numerous are the tasks demanded of an executor, so great is the time required for conferences, so many are the details commanding attention, that the executor's own business must be neglected.

Do not thrust such a burden on a friend. Delegate this important work to an institution organized to handle it efficiently. Name this institution executor under your will.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

A strong effort will be made by the cigar manufacturers to secure a reduction in the tax on their products which now averages 100 per cent. more than before the war, no relief having been granted this industry in any previous tax reduction bill. Cigarettes have made tremendous inroads upon cigar production and the present high graduated tax on cigars, which penalizes quality, is claimed to be one of the chief reasons for the falling off in consumption.

The taxes on admissions and dues are naturally regarded by theater and club managers as in the nature of nuisance taxes. They were reduced about 50 per cent. by the Act of 1924, but a concerted movement is now on foot, especially in the amusement industry, to eliminate these taxes altogether.

The discussion of excise taxes will bring to Washington a large number of business men representing a number of important industries, producers of automobiles and accessories leading the van. All the excise imposts are grouped under the head of nuisance taxes.

While the taxes on automobiles, parts and accessories were reduced by the Act of 1924, trucks, etc., still pay a tax of 3 per cent. while pleasure vehicles and motorcycles pay 5 per cent.; tires, tubes, etc., being subjected to a rate of 2½ per cent. Every effort will be made to have these taxes entirely wiped out.

A strong fight was made in connection with the passage of the Act of 1924 to strike off the war tax of 10 per cent. on cameras, but the movement was unsuccessful. Manufacturers in this industry are combining for a hard drive to repeal all of this tax as well as the 5 per cent. tax on photographic films and plates.

Congress refused to repeal the 10 per cent. tax on firearms, shells and cartridges when the Act of 1924 was pending and there are a good many members of both houses who will oppose repeal at this time. Much pressure will be brought to bear upon the Ways and Means Committee, however, to strike off this tax on the ground that it constitutes a heavy burden upon a large class of men who follow hunting for a living or who engage in it from time to time as a health-giving sport.

A 10 per cent. tax on cigar and cigarette holders and pipes, the 5 per cent. tax on coin operated devices and the 10 per cent. tax on mah-jongg sets will probably be repealed if the committee decides to wipe out all the nuisance taxes. Unless a clean sweep of this class of imposts is made, however, these particular taxes are likely to be retained.

Bankers, brokers and business men generally will urge the repeal of the stamp taxes, especially those levied on transfer of securities. There will be some opposition in Congress to repealing these taxes, some of which are regarded as proper features to be retained in the general program of taxation until the war burden has been greatly lightened by the repayment of loans made by the United States to European nations during the war.

Congressional prophets who have

been predicting the passage of a tax reduction bill before the holiday recess are now disposed to hedge. The diversity of interests that will insist upon being heard will make it very difficult even for the House of Representatives to pass a reduction bill before December 20, the date upon which the holiday recess is usually taken.

While efforts will be made to perfect the bill before Congress meets the leaders do not wish to invoke a gag rule to put the measure through the House; hence they are likely to allow several days debate which will mean that much pressure will have to be exerted to bring the measure to a vote during the fourteen days that will elapse after Congress convenes and before the recess.

While the Finance Committee will begin work on the bill as soon as it is introduced in the House and will follow closely the developments in the Ways and Means Committee it is the best opinion here that hearings will be granted by the Senate Committee extending for ten days or two weeks. Allowing another fortnight for the formulation of the bill in committee and an equal length of time for its discussion on the floor it seems probable that final vote on the measure will not be reached before February 15.

The Treasury officials, however, will be well satisfied if the bill becomes a law a fortnight or more before the returns of 1925 incomes are required to be made on March 15 when the first payment is also due.

Watch Your Discounts.

Cash discounts are more important than a good many people think. It is not a mere 2 per cent. or 3 per cent. now and again for the business man, but a steady margin of extra profit which can be had without any question of doubt or risk. It is merely a matter of prompt payment, and it is much better business, if necessary, to borrow money and to pay 6 per cent., than to pass these discounts by.

Study this table and see what you are losing or making as the case may be. Notice the fine discount possible of 54 per cent. on a 3 per cent. discount for the ten-day period. This table should be pasted up above every business man's desk, and referred to frequently:

- 1½ per cent. in ten days—net 30 days—equals 27 per cent. a year.
- ½ per cent. in ten days—net 30 days—equals 9 per cent. a year.
- 1 per cent. in ten days—net 30 days—equals 18 per cent. a year.
- 2 per cent. in thirty days—net 4 months—equals 8 per cent. a year.
- 2 per cent. in ten days—net 60 days—equals 14 per cent. a year.
- 2 per cent. in thirty days—net 60 days—equals 24 per cent. a year.
- 2 per cent. in ten days—net 30 days—equals 36 per cent. a year.
- 3 per cent. in thirty days—net 60 days—equals 36 per cent. a year.
- 3 per cent. in ten days—net 60 days—equals 54 per cent. a year.

It's fine business to take your hat off when the flag goes by, but it's even better to prevent the bolshevik from poisoning our minds with treasonous rot.

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Why Money Rates Have Not Moved Higher.

Why don't money rates go up?

That question is one people have been asking for weeks and it is one John McHugh, president of the Mechanics and Metals Bank, attempts to answer in the current issue of the American Bankers Association Journal.

As is pointed out in the article the present situation presents an interesting puzzle to financiers themselves. Business is reviving rapidly. Production is increasing and new plans promise still greater activity. The month just ended was the largest on record for the building industry, although it was a season of year when a slump normally is expected. The autumn movement of crops is starting earlier than usual. And yet, while most of the conditions are present that formerly sent money rates higher, funds have been in abundant supply at the financial centers.

Mr. McHugh, who believes that the days of high money rates are over unless Federal Reserve rates are materially increased, says in part:

"The coming and operation of the Federal Reserve System have made possible the pooling of our resources and have given us the mechanism for increasing the supply of credit at any time the demand increases without causing rates to go a-soaring. Before the war each bank had to rely to a large extent on its own resources. It had to keep large reserves and, at the first signs of tighter money, it began to prepare for a possible stringency. The action on the part of one bank was quickly followed by similar action of another. Uneasy in the knowledge that the money supply could not be expanded beyond a certain limit, the rate was advanced to hold the demand for credit within bounds and to get the higher yield on the credit available. It became a matter of habit for every one to expect a sharp rise in money rates with quickening business activity. Now even though we have a new order of banking, it seems that many bankers look for a recurrence of this historic advance."

The real reason that money rates do not go up, in the opinion of this authority, "are the comparatively low Federal Reserve rate, the co-ordination furnished through the Federal Reserve System and the confidence on the part of member banks that they can go to the Federal Reserve bank at any time with paper eligible under the law and convert it into cash or credit on short notice. It is not so much that the member banks use the facilities of the reserve banks in the extension of credit. The knowledge that they can always look to the reserve banks to rediscount their paper and obtain the funds needed to maintain liquidity is the assurance that enables banks to use their resources to a far greater extent. It was not uncommon before the war—indeed it was the requirement—for banks in central reserve cities to maintain reserves of 25 per cent. in the form of cash in their vaults. Now, they do not keep more than 12 or 13 per cent. in reserve, including their balances on deposits with the reserve banks."

The question of ease in the money

market is one that cannot be discussed without some reference, of course, to the numerous factors that have helped to make business move more and more on a hand-to-mouth basis. It means that the turnover in business is becoming swifter. Less is required to swing a business since not so much money is tied up in inventories.

Paul Willard Garrett.

[Copyrighted, 1925]

Absence of Inflation in Commodity Values.

Are we running into a period of inflation?

The question is not new, but some people are asking it again to convince themselves that the present tide of prosperity rests on solid ground. Enormous profits quickly made were all right for the abnormal days of war time and the inflationary period that followed war, but what sane business men everywhere want now is a prosperity that will last.

That our immense reservoir of credit has not been used this year to boom commodity prices means that the business world has clearly in mind its experiences of 1920, 1923 and 1924.

Our captains of industry have at their beckon the machinery greatly to enlarge production overnight and our merchants easily can command whatever credit they may want to store up goods for resale at higher values. From one end of the country to the other, however, people realize the futility of price booms, and nothing else so much explains the stability in commodity prices that we now enjoy. When the maladjustment in agricultural prices finally was corrected early this year a new confidence was restored and a new satisfaction with things normal.

Not since the armistice have commodity prices behaved so true to pre-war form as during 1925 to date. The firmness of commodity prices this year, the small fluctuations from month to month and the absence of spectacular maladjustments must please conservative business interests too long accustomed in the last decade to gyrations in the commodity markets.

When the Bureau of Labor published its wholesale index of commodity prices to-day for August we saw that the general level stood at 160, which means 60 per cent. above the 1913 average. Prices in August averaged higher than in July, but the difference was no more than a fraction of a point. An advancing tendency has been noted in recent months, but the gains have been moderate. Even at the lowest level this year, which is recorded for May, prices averaged 155. Early autumn returns not yet tabulated by the Government bear out the conclusion that no evidence has occurred of dangers of price inflation.

When we say that commodity prices have become more stabilized we mean that individual groups no longer are regularly subjected to dangerous manipulation of a speculative order. Prices are finding their natural levels.

We do not mean, of course, that the various groups stand alike in their relations to pre-war values. Wholesale clothing prices at 190 still stand higher relatively above their 1913 average than do the prices of any other major

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group. Metal prices at 127 likewise are relatively lower than any of the others.

These groups are exceptions, no doubt, but we make a mistake in supposing that the different commodity groups must all fall or rise to precisely the same relative level before a normal condition has been restored.

Paul Willard Garrett.
[Copyrighted, 1925]

Corporations Wound Up.

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

Earl Motors, Inc., Jackson.
Ionia Housing Corporation, Ionia.
Prudential Realty Co., Lansing.
General Aluminum & Brass Manufacturing Co., Detroit.
Chas. B. Bohn Foundry Co., Detroit.
W. Lee Cotter Warehouse Co., Flint.
Battle Creek Finance Co., Battle Creek.
Saginaw Evening Star Co., Saginaw.
Wolverine Realty Co., Detroit.
Risley-Peterson Co., Detroit.
Peoples Loan Society, Inc., Detroit.
Par-Car-Dor Engineering and Construction Co., Kalamazoo.
Queen Laboratories, Inc., Detroit.
Bradley-Huber Transit Corporation, Algonac.
Lansing Auto Sales Corporation, Lansing.
Ugly Grain Co., Ugly.
Continental Bank, Detroit.
American Auto Trimming Co., Detroit.
Gotfredson Truck Corporation, Detroit.
Railway Steel Spring Co., Detroit.
Muskegon Machine Co., Muskegon.
Larabee Flour Mills Corporation, Detroit.
Frank E. Davis Fish Co., Detroit.
General Foundries Co., Holland.
Mt. Clemens Investment Co., Mt. Clemens.
Detroit Electric Car Co., Detroit.
Miller-Sklaroff Co., Inc., Detroit.
Lithuanian Co-operative Association, Detroit.
Davis and Crow, Inc., Detroit.
Franklin Co., Detroit.
Powers-Spaulding Light & Power Co., Powers.
Fennville Coal Co., Fennville.
Sentinel Manufacturing Co., Three Rivers.
Manistee Canning Co., Manistee.
Goddard Service, Ann Arbor.
Battery Park Land Co., Grand Ledge.
Co-operative Sales Co., of America, Detroit.
VanBlatz Brewing Co., of Michigan, Ironwood.
General Machine Corporation, Benton Harbor.
City Gas Co., Marquette.
Cement Casket Manufacturing Co., Albion.
Shifflet-Cumber Finance Corporation, Detroit.
Professional Operating Co., Grand Rapids.
Leatherlike Co., Highland Park.
Ann Arbor Buick Sales Co., Ann Arbor.

Worsteds Competing With Silks.

The guiding principles on which the dress goods mills are building up their Spring (1926) lines center around the necessity of offering fabrics that offer greater competition to silks. For the last two Spring seasons and also during this Fall, silk goods have been in such demand that the production and sale of dress worsteds have been substantially restricted. The mills have thus had a substantial problem on their hands and they have elected to solve it by "fighting fire with fire." They are quite generally using silk and rayon in the construction of their worsted cloths and making them as light in weight and as closely resembling silks in finish and luster as possible.

Mistaken Ideas of How To Figure Margins.

Despite all that has been said at merchants' conventions in recent years, and all which has been written for and disseminated by trade publications, there are still retailers who persist in figuring margins on the cost instead of on the selling price.

Even where reasonably adequate records are kept relative to the cost of operating the store, one occasionally finds a retailer who does not realize the bearing which these figures have upon the prices which he must ask for the items in his stock.

Using the invoice price as the basis, retailers in many instances still labor under the mistaken idea that if they add 50 per cent. to this figure they are making a profit of 50 per cent., forgetting that all other records of their business are based, not upon the cost price of the merchandise, but upon the number of dollars which come in over the counter in exchange for wares purchased.

Margin or profit, and the former is the preferred word inasmuch as there may be margin without any profit, should always be figured on the selling price of the merchandise. If a retailer will remember this he will not have to do so much wondering at the end of the year as to why he can't put his fingers upon any tangible financial results of the year's trading.

There are many reasons why margin should be figured on the selling price. Here are just a few of them:

1. Because neither margin nor profit is made until after the sale is made.
2. Because other business figures are based on their relation to sales, and all business figures should be uniformly determined.
3. Because selling expenses are always figured in relation to sales.
4. Because taxes are based on sales.
5. Because sales totals are usually available at a glance.
6. Because profit is earned to reward all your capital and not only that part invested in merchandise.
7. Because it indicates correctly the margin of profit when the selling price is stated.
8. Because allowances and discounts are always made on sales.
9. Because mark-down is always figured on selling price.
10. Because commission payments are always based on sales.
11. Because chain stores, department stores and all successful stores everywhere figure margin on selling price.
12. Because a large part of lost profits is traced to figuring margin on cost price and expenses on selling price.
13. Because it truthfully represents the per cent. you make on a sale to a customer. To base it on cost exaggerates the amount in his eyes—33½ per cent. on selling price equals 50 per cent. on cost.
14. Because you can look at the cash received and quickly figure that part which belongs to you as profit.
15. Finally, because figuring margin on selling price is the simple, easy way. Selling price is always 100 per cent. Cost of goods and margin are parts of the selling price in proportion.

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Help For Those Who Are Born Short.

Written for the Tradesman.

"Born short" is an expression in use among teachers. It might be applied to the general mentality, but is used mostly with reference to some specific deficiency—Jane is said to be born short as to music, John as to language. When direct application to a particular case is being made, the term is not considered just suitable for the ears of either parents or pupils.

The pedagogues may have a little fun among themselves over the inaptitudes they have to deal with, but there is much conscientious work being done by them in the way of bringing up to normal, in so far as is possible, every child who may lack in any important respect; to the end that no boy or girl shall go out into life under handicap of a defect that might have been remedied.

The home has its indispensable part in this much needed work—co-operating with the teachers in what they are trying to do, and taking care of some faults and deficiencies that the teachers can not be expected to handle.

The great test of a physician is diagnosis, his ability to tell what ails the patient. Something of this penetrative insight is needed in dealing with the deficiencies of children.

Suppose Dorothy doesn't learn her arithmetic. It may be that she is almost entirely lacking in the number faculty; but possibly the faculty is there all right but undeveloped for her age. Or, what is quite as likely as either of these suppositions, she may be merely indolent mentally, unwilling to apply a mind that is fully up to the average.

A physical disability such as defective eyesight, poor hearing, or a general lack of bodily health and vitality, often will manifest mentally in backwardness and seeming dullness. During a time of very rapid physical growth, the mind is apt to be sluggish.

Fortunate is the parent who can size up his own child with accuracy, who sees his boy or girl with a shrewd parental kindness but impartially—neither better nor worse, smarter nor more stupid than is actually the case.

If added to insight and fairness there is a good working knowledge of human nature in general and of child and youth nature in particular, an understanding of the springs and motives that underlie and control emotions, mental activities, and conduct, then the father or mother may be almost a wonder-worker.

Some study of the order in which a child's powers and faculties develop is also essential, since it enables one to tell whether a seeming fault is likely

to be outgrown if simply ignored, or whether a needed trait will come of itself in due time.

Naturally the school will concern itself largely with those deficiencies that prevent the child from passing his grades. The parents should not fail in effort to strengthen up such weak spots as later on would prove a detriment in relations with other people and in the ordinary duties of life.

The work, play, customary pursuits and social activities of the household may be the means of this development. Only be sure of a right application. As the same wind may send a vessel East or West according to the set of the sails, so the forces of the family life, if wrongly applied, may intensify and fix defects instead of correcting them.

There are reasons for this. One is that unless there is unusual fairness of mind within its walls, the tendency of the home is to put an exaggerated estimate on deficiencies. Is Joe a little slow with his sloyd at school or awkward about learning to use a hammer at home? It hastily is decided that Son has no mechanical ability whatever—he will have to be a bookkeeper or study law.

Mary at twelve doesn't like to sew but is a very good little cook; while Ruth, two years older, does not care to learn about pastries and puddings but can make neat stylish dresses. The family dictum is that Mary can't sew and that Ruth can't cook. In all likelihood, potentially both can cook and both can sew, although perhaps not with equal facility and skill. Household snap judgments must be guarded against, for once a child gets the notion he can't do this or that, he stops trying.

Particularly is this the case if much is made of an inaptitude, and there is ridicule of faulty initial efforts. Good-natured raillery this may be, but still it causes a painful self-consciousness of the deficiency, and is something which a sensitive spirit always will seek to avoid.

Children, like their elders, are natural specialists. They prefer to do the things in which they can shine, and each will shunt off everything else onto others so far as he can. Altogether, if it were desired to render deficiencies incurable, no more efficient system for doing it could be devised than just that which without any design exists in many homes.

This must be changed. Shift things about. Have Mary sew and Ruth cook, even though immediate results in either case are not flattering. Let it be the custom of the household that the various kinds of ordinary work and social offices as well shall be allotted so that each young person

shall become fairly proficient in all.

Is a child dreamy, absent-minded, careless as to money, inattentive about getting the right change in a transaction—see to it that that one does more than his share of errands at the stores, and hold him or her to strict accountability. Bring the wallflowers to the front socially and have those who are too forward go back and sit down. Induce the silent, diffident ones to talk and make the overtalkative ones keep still—sometimes. And let it be a rule that a deficiency shall be taboo as a subject for general conversation and an occasion for merriment.

Don't give up easily. Don't be convinced at all quickly that a son or a daughter is actually born short as to some necessary ability or power. Try a new and different way of presenting the matter. The ugly duckling, the pebble of Demosthenes, and the example of eminent persons who were condemned to the dunce stool at school may serve to keep up courage.

Don't fail to enlist the child's own desire and will power, for these are the most effective means of remedy. And as soon as there has been a change for the better, be sure to recognize it. When there has been honest effort and even a little genuine improvement, don't go on assuming that the boy or girl is just as short as ever.

What deficiencies to try to bring up on, what to disregard, how far to attempt to go and when and where to stop—these are matters for parental good sense and judgment to decide. The basic rudiments of school education and such other knowledge and development as are needed for ordinary business transactions and all-round living should be gained if possible, no matter how great the cost in effort. But it is not worth while to try to force nature in non-essentials.

As to vocation, the authorities and common sense agree that something in line with the natural powers should be chosen—the kind of work that one takes to and enjoys and can do easily and without undue strain. Not a soft snap, of course, but a calling in which a full application of energy will bring commensurate results.

It sometimes happens that the vocation or profession which seems best suited to the young person's abilities, has some educational or practical requirement that is hard to meet because of some natural deficiency. If this requirement holds a somewhat unimportant place, the situation usually can be managed by extra endeavor.

In some such cases a high school diploma may be almost the Waterloo of attainment. If it is a requisite in preparation for the chosen life work, it should be compassed if it is practical to do so. Otherwise the completion of the regular literary high school course should not be deemed imperative for every boy and girl.

There are minds bright and keen in concrete practical matters, that are hopelessly fogged in the abstractions of algebra and geometry, and in the construction of foreign languages. I am glad that such can now take mechanical and vocational training, putting their time and effort on what

will be of greatest benefit, in classes where they will not suffer from constant comparison with the more scholarly type of mind.

So much for individual deficiencies. There are some things—essential things too—in which nearly all of us are born rather short. Order and system for instance. The schools inculcate these, but the effect may be lost if things go at sixes and sevens at home. Let it be remembered that the home is a place where things are done, not for the time being only. Here habits are formed that will govern thoughts and actions throughout life.

Just a word now regarding the two essential sides or phases of parental character—the one phase that is whip and coach combined, the critic who sees every defect and failing, the disciplinarian and tactician who holds every child to his or her best endeavor; the other that is the good friend and companion who looks upon every son and daughter, no matter what the deficiencies, with eyes of unflinching affection.

From a well balanced combination of both phases comes true parental artistry and power. Effort for the cure of defects must be persistent—it should not be incessant. Nor should a child be made to feel his deficiencies too keenly, nor be allowed to lose faith in himself, nor habitually be made uncomfortable and unhappy under the home roof.

Ella M. Rogers.

On the Thrift Side.

The common impression that there are a great many people in the United States, and that it takes many different kinds of people to make a world, finds confirmation in the rival statistics of luxury and thrift.

Has the American people gone automobile mad? Possibly, in many cases. Yet if the consumption of motor cars is close to one per family in the United States, it is now asserted that the consumption of life insurance policies averages more than two per family.

Fifty million people, according to the figures issued by the Prudential Life Insurance Company, pay annual premiums of \$2,500,000,000 for protection to the aggregate value of \$64,000,000,000.

Fifty million people means roughly 10,000,000 families, each carrying life insurance to the average amount of \$6,500 and paying \$250 per year for the privilege.

If the indicated rate of 4 per cent. seems high, remember that a considerable amount of the total of insurance is in the form of endowment policies which combine savings with insurance.

Altogether, the American people pay something like \$3,400,000,000 a year for protection and thrift in the form of life, fire and minor insurance premiums.

That would be nearly one and a half times as much as the estimated value of motor car production in the United States in the year 1923.

And insurance represents only one item in the Nation's thrift along with savings banks, building and loan associations, home-building and investments.

Grand Rapids Retail Hardware Dealers **Condemn Premium Goods**

WHEREAS—Premiums of aluminumware, chinaware, cooking utensils and general hardware articles, due to their uncertain quality, both from a standpoint of workmanship and material, are confusing the minds of the buying public of our city as to real value in such merchandise and where it is obtainable; and

WHEREAS—The practice of leading the housewife of this community to believe she is not paying for the premium and that she is getting something for nothing is misleading in fact and unfair to clean, legitimate business procedure and creates unstable business conditions without benefit to any one except possibly manufacturers of such premiums; therefore

RESOLVED—That in the spirit of fairness and in accordance with good business ethics, this organization pledges itself to respect the rights of all other merchants of this city and to conduct its activities along constructive lines in respect to our brother merchants and the best business interests of the community as a whole;

FURTHER—That in this interest we condemn the premium deals and all other forms of trick selling which tend to deceive the buying public of this market;

FURTHER—That this association indorse and extend a vote of thanks to the members of the Grand Rapids Grocers Association for the progress and meritorious stand they have taken with The Best Foods, Inc., manufacturers of Nucoa, to eliminate premiums in connection with all articles of food sold in their stores.

□ □ □

GRAND RAPIDS RETAIL HARDWARE DEALERS

W. B. GLEYE, *President, Gleye Hardware Co.*

KARL JUDSON, *Secretary, Alden & Judson*

JOHN G. OOM, *Treasure, J. G. Oom Co.*



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.

Planning the Work of the Coming Year.

Lansing, Sept. 22—At the recent meeting of the Board of Directors of the Michigan Retail Dry Goods Association, the manager made a report of the convention, group meetings and legislation for the past year and commented somewhat on membership dues and office expenses, also the present status of our affiliated insurance company. We quote a couple paragraphs of the minutes which are of especial interest at this time:

"The time has arrived when a successful campaign for Upper Peninsula members may be wisely planned. For geographical reasons the merchants of the two portions of Michigan have known little of each other.

The State car ferry at the Straits; the splendid State trunk lines Nos. 10, 11, 13 and 14, all leading to Mackinaw City, and the fine roads of the U. P. leading this way binds together two heretofore separated portions of a great State so that we are one State as never before. In 1922 I struggled through detours and over unimproved roads in an effort to secure members. A few were secured, but only a small percentage of those who should belong. This summer (1925) a trip to Houghton in roads and that a convention held at Mackinac Island is not only possible but very desirable.

I am sure that there are many good merchants in Upper Michigan in both peninsulas who would welcome such an effort on our part and join in keeping this Association where it now stands—the best in the country. Along this line permit me to suggest that our group meetings are less popular for the reason that every town of any size in Michigan has noon-day luncheon clubs which take the time and attention of business men to the detriment of the larger district meeting such as those promoted by retailers.

I would recommend that these district meetings be held during the months of October and November at convenient places such as Kalamazoo, Saginaw and Adrian that we return to the March convention and hold it in Muskegon this year and go to Mackinac Island for a summer convention, leaving the dates and general arrangements to our President and a committee appointed by him.

The sentiment of the directors was against the holding of two conventions during the year and after discussions it was moved by Mr. Frandsen, supported by Mr. Zielinski, that the next convention be held at Grand Hotel, Mackinac Island. This motion also had the support of Mr. Thornton, resident director of Muskegon. After full discussion the motion was carried unanimously. The date of the convention, while not definitely fixed, will probably be Tuesday and Wednesday, July 6 and 7, 1926.

The question of the convention having been settled, a discussion was had

regarding the holding of group or district meetings during the year. It was moved by Mr. Mulrine, supported by Mr. Thornton, that six meetings be held during the year, three or perhaps four during the Fall months and the remaining number in March or April. Discussions followed with reference to geographical distribution of these meetings. The following cities were most favored:

Adrian, Hastings, Kalamazoo, Saginaw, Pontiac, Owosso.

It was the general opinion that directors residing in these towns should act as committee of local arrangements and secure one or two local persons to make brief addresses. The remainder of the program being filled by Mr. Bullen, Miss Case, Mr. Hammond and directors and former officers of the Association. Those meetings to consist, as heretofore, of a luncheon and round table discussion presided over by President Bullen or some person designated by him.

At a meeting of the Michigan Retailers' Council Sept. 10, Walter S. Foster, of Lansing, attorney for the Council, made the following comments on the above subject:

"The 1925 Legislature amended the garnishment law in a few important particulars, the most conspicuous of which is that no writ of garnishment shall issue against labor wages until judgment has first been obtained against the defendant; an exception is provided whereby the justice of the peace may, for special reasons shown, authorize one garnishment before the judgment is obtained, but it is believed that justices in the cities will refuse to practically hear cases twice for the purpose of determining whether the exception should apply. The act also provides there shall be but one adjournment in garnishment cases and that for a period not exceeding one week. Garnishment cases shall have priority over all cases in the court docket.

"You are all doubtless familiar with the old plan of garnishment permitting the plaintiff to tie up the wages of the defendant until the case was disposed of. This privilege was greatly abused, particularly by those concerns which had sold to people of limited income articles which they could not well afford; then when payments were not made as agreed, the garnishment law was used to annoy the purchaser and by depriving him of the necessities for his family during the time his wages were held up, an attempt was made to coerce him into immediately meeting his obligations. There was a general sentiment in the last Legislature that actual wage earners should be protected from such annoyances, sometimes leading to discharge from employment; the net results were that the Legislature said one could not garnish wages until he had proven to the satisfaction of the court that there was a lawful debt.

"It is probably true that some dead beats will profit by this act, but in general this new law meets with hearty public approval. As suggested by one of your members here to-day, the real answer is, to be more careful in the extension of credit.

"The exemptions of wages have not been changed and the amount exempt

is therefore the same as under the old law, namely, a householder having a family is entitled to an exemption of 60 per cent. of the wages due for the labor of himself or any member of the family, which amount shall not be less than \$8 nor more than \$30, but a person who is not such a householder, to an exemption of 30 per cent. of his wages, which shall not be less than \$4 or more than \$5."

We have received a communication from W. deSausure Trenholm, Secretary of the Retail Dry Goods Association, New York, enclosing samples of pictures which have been approved by the Early Christmas Shopping Campaign Committee of the Retail Dry Goods Association for use this Fall in the Early Christmas Shopping Campaign which has been successfully conducted at New York and elsewhere for the last seven years. This picture was printed especially for this purpose and is particularly appropriate. Miniatures and folders will be made from the picture and also large posters which will be suitable for inside and window display will be made. These pictures are very reasonably priced and merchants who are looking for something to help in the Early Christmas Shopping will do well by communicating with Mr. Trenholm at the above address. The Postmaster General has authorized the publication over his signature in newspapers and otherwise the following statement:

The Government would be gratified if you would
 Shop Early
 Wrap Carefully
 Address Plainly, and
 Mail Promptly

Harry S. New,
 Postmaster General.
 Jason E. Hammond,
 Mgr. Mich. Retail Dry Goods Ass'n.

Being solemn doesn't mean being great.

Expect Good Topcoat Sales.

Some reorders are already coming through for Fall topcoats, and both retailers and manufacturers look ahead to a good consumer demand for these garments during the next few weeks. While the Spring is the best season for topcoat sales, the belief is held that many who bought topcoats last season will be purchasers again owing to the extended wear their coats had through a long, chilly Spring. Moreover, there is a wider class of consumers being appealed to as good topcoats are now more reasonably priced than when the sole sales attempt was toward the comparatively few better dressers. The new grays, tans and soft mixture effects have been preferred in the smooth finished woven fabrics and also in the increasingly popular knitted topcoats.

For Quality, Price, and Style WEINER CAP CO.

Grand Rapids, Mich.



TRIM AND
 TASTY

Ask
 Your
 Jobber

CRESCENT GARTER CO.
 515 Broadway, New York City

Toys

Our display of Toys for the Holiday Season is now ready for your inspection. We are closing out a great many Toys at slashing prices. Take advantage of this and make your selection now!

We are featuring the **BYE-LO-BABY**
the perfect doll for children

Wind-up Toys
 Doll Furniture
 Stuffed Animals
 Iron Toys
 Books, etc, etc.

American Flyer Trains
 Imported Kid Dolls
 Domestic Dolls and Imported
 Dolls of all sizes and Description

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

Changes in Sports Wear.

Previous reports of sharply defined changes impending in exclusive sports wear designed for the Winter resort season have been verified during the past week. Sports materials, upon which attention was focused during the Deauville and San Sebastian seasons now drawing to a close, have arrived for advance showings. The changes are shown in these goods, and further indication of the new trend has been afforded by the early openings of the local fabric firms which follow the foreign vogue to a somewhat unusual extent.

Among the anticipated new sports wear developments is the style acceptance of extreme lightness and fineness of texture in high grade fabrics. While the gradual introduction of silk into the construction of both woolen and worsted materials has influenced the judgment of style authorities in the dress field, it is noted that the traditional hand loom specialties which do not have silk in their make up are also undergoing basic changes. These include not only lightness, but also a clinging softness as essential factors.

A third transition is indicated in the shiftings of favor for colors in sports wear on the French, Swiss and American color cards. These cards agree to a large extent, upon the replacing of the more intense shades by more tempered ones which have hitherto characterized evening dress.

That a fourth essential, a new clinging silhouette, will introduce novel pleating and darting methods in regulating the now popular fullness and lengthen the skirts somewhat, is the design principle advanced by William Bloom, who specializes in sports wear. In his opinion, over-concentration upon mannish and boyish modes, such as has prevailed in recent seasons, has undoubtedly served to swing the style influence in the opposite direction.

Toy Imports and Exports.

Except during the boom period of the war, the first half of 1925 saw for the first time in the history of the American toy trade exports of playthings from this country in excess of the imports of similar merchandise. The authority for this assertion is the Bureau of Foreign and Domestic Commerce.

"In comparison with pre-war years," says a report of the bureau on the subject, "there has been a gradual decrease in toy imports and only a slight increase in toy exports. However, considering the development of the market, the home manufacturer is supplying a much greater percentage of the domestic demand than such figures indicate.

"In the fiscal year ended June 30 last, toy imports declined in value by \$1,337,713, or a decrease of 22 per cent. In the first six months of 1925 there was a decline in imports from the corresponding period of 1924 of \$579,759, a decrease of 33 per cent. In July, 1925, imports of toys decreased by 24 per cent., or \$166,946, from the total inward bound shipments of playthings in the same month of 1924."

The report goes on to say that exports of toys in the last fiscal year exceeded those of the previous one by

18 per cent., or \$487,910 in value. For the first half of this year exports gained \$201,746 over those of the same period in 1924, or 20 per cent. The increase in July, 1925, shipments, however, amounted to only 9 per cent.

Will Help With Store Problems.

Practical aid in solving store problems will be directly afforded merchants visiting through a comprehensive extension of service being undertaken by the National Retail Dry Goods Association. The Association will take the initiative by arranging personal interviews at their New York offices, their hotels or at the headquarters of the Association, according to an announcement made yesterday by Lew Hahn, managing director. This departure in organization service, Mr. Hahn added, is offered both to members and non-members. It is an effort to demonstrate in a practical manner the service facilities of the organization and to show how they are being used to solve the daily problems of store operation. No restrictions, Mr. Hahn said, have been placed upon the extent of the co-operation that is offered. The Association is organized to provide highly specialized information on every phase of retailing through its twelve service bureaus.

Forced to Offer Novelties.

Recent and further openings of standard lines of cotton dress fabrics for Spring, 1926, have served as additional evidence of the extent to which novelties, especially those embodying rayon in one form or another, have cut into the field formerly pre-empted by well-known lines of gingham. While the latter goods are by no means out of the running, it was said yesterday that the coming season will be the first in which they have been generally subordinated by their makers to the class of merchandise that is now being featured. According to one trade leader, handlers of gingham were literally forced to turn their attention to novelties. This was not only due to the style factor, it was said, but to the need of the mills turning out something on which buyers would let them make a profit.

New Tie and Handkerchief Sets.

In the belief that boxed sets containing six ties and six handkerchiefs which are matched will go well for the holiday trade a wholesaler here is making a special feature of them at a price described as attractive. The handkerchiefs and ties harmonize in both color and pattern and are available in a large array of designs. Among them are fancy polka dot, neat figured, futuristic, diamond and all-over effects. The sets are wholesaled at \$4.50 each, the retail selling price of a tie or handkerchief being 65 cents.

Gauntlet Gloves Are Wanted.

An increasing volume of orders for womens Fall gloves is reported by manufacturers. The novelty gauntlet style in both kid and fabric materials is described as the best selling type at present. This glove is made with a narrow embroidered cuff. The demand for the perforated cuff variety has fallen off somewhat. The most wanted shades are beaver, tan, mode and brown.

Greyhounds

every two hours to

Chicago

Starting Next Monday

Licensed
Traffic
Within
the State

FROM GRAND RAPIDS

Fare \$6.00

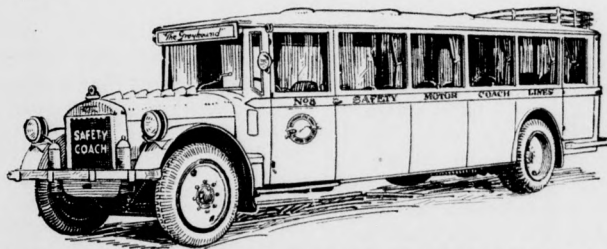
FROM MUSKEGON



Luxurious
Transportation
in de luxe
Observation
Coaches

Get one of
the new
schedules.
Out next week.

G. R. STATIONS:
Crathmore Hotel
Rowe Hotel



"RIDE THE GREYHOUNDS"

He Was a Good Doctor-- But Slickers Got the Fees--

Years of study, years of professional research, years of capable, respectable, arduous practice, had made Dr. Senior a well-known figure in Detroit.

He had a good clientele. His reasonable fees, commensurate with his ability, amounted to a tidy income per year.

But at the age of fifty-five, Dr. Senior came to his reckoning and passed to his reward.

The Widow's Mite

His widow brought the key to the Doctor's safe deposit box to the family attorney, asking the attorney to handle the securities and property left to her.

At the attorney's request, a representative of the Better Business Bureau went to view and identify the securities.

Oil stock, mining stock, co-operative orchard stock, invention stock—\$60,000 of it—all speculative or spurious to begin with—all worthless or nearly so at the end. Equities in lots, miles from any development.

Altogether, the estate netted the widow less than \$1,000.

The doctor could have told the experienced banker, investment banker and reputable securities man—"Don't tinker with your physical ailments. Bring those problems to me."

But he had not learned to reverse the lesson.

MORAL—Before You Invest—Investigate!

Better Business Bureau

of Detroit

1903 First National Bank Bldg.



The Passing of Java Coffee.

Java coffee gained its reputation for fine quality in former days when practically all the coffee plantations in Java and Sumatra were owned or indirectly controlled by the government of the Netherlands Indies.

Under the "cultur" system, or forced cultivation, coffee was bought by the government and held in storage for several years, during which it underwent a mellowing or aging process. Officials took much pride in the quality of coffee that was shipped to European markets, and native overseers were given special compensation for the production of coffee of good quality. The cultivation and marketing of coffee was a government monopoly from the early part of the nineteenth century with the exception of the period during which the island was controlled by Great Britain, until 1905, although it was not until in 1918-19 that all cultivation by the government was discontinued.

The so-called "Java" coffee—in reality Coffee arabica—was successfully introduced into Java about 1699. This type flourished under the system referred to above, but unfortunately it has few qualities of resistance, and when the leaf disease known as Hemileia vastatrix appeared in Western Java and spread slowly over the island, many plantations of fine Java coffee were destroyed. To-day there are only a few plantations producing the real Java coffee and these to do so must be located at an altitude between 3,000 and 4,000 feet in order to escape the ravages of diseases. This type together with Liberia has been almost entirely abandoned in favor of Robusta, a type introduced about 1900 and found to be more resistant to the leaf disease, although it has in turn fallen a prey to "koffiebessenboeboek," a coffee borer which appeared in Western Java about twelve years ago.

There are but a few firms dealing in what was formerly known as "genuine" Java coffee, since the amount produced is insignificant. It is a rare privilege to be served with this coffee even in Java. There are certain resorts, however, where the berries are gathered by the natives and sold to resthouses, hotels and sanatoriums. Coffee arabica, or Java grade, is still grown in considerable quantities in the outer possessions of Sumatra, Celebes, Bali, and Timor. It is the same kind as Java except for the fact that it is not grown on the island of Java. The soil and climate is the same as on the island of Java, and while the present Java and Java grades may not be considered equal to the "Old Government Java" (owing, perhaps, to the fact that the mellowing process does not extend

over a year or so, but takes place during the ocean voyage to points of destination) at least such Sumatra coffees as Mandheling, Ankola, Padang Interior and Kroe have the reputation of being among the finest and highest priced coffees at present produced in any region. They are grown on what were formerly government estates.

The total commercial production of Java and Java grades on the island of Java and in the outer possessions has dropped to 15,352,224 pounds, compared with 34,264,928 pounds for the island of Java alone around 1900, and with 174,945,240 pounds in 1879.

During the past six years Java grades averaged only 12.7 per cent. of the total, while Java coffee produced on the island of Java averaged 2.9 per cent. of the total quantity of coffee produced in the Netherlands East Indies. On account of the fact that the term "Java" has been so much abused, the pure food and drug act ruled that only Coffee arabica grown on the island of Java can properly be called "Java" coffee, and this means that only a million or so pounds can be marketed annually under that designation in the United States.

Ready To Eat Meats.

The development of the type of food store that handles food in package form or ready to eat during the past ten years is remarkable and seems to show the present trend towards convenience, even extending to the very food we eat. We sometimes stop and wonder if the culinary art in the home is a thing of the past and if the future will demand that our meals be prepared in a wholesale way and served to us on paper plates with paper knives forks and spoons, all of which can be discarded when the meal is finished. While the stores that conduct this kind of a business deserve a great deal of credit for their progressiveness and their ability to accurately interpret the prevailing demand, somehow we are old-fashioned enough to still appreciate the soul of good home cooking and feel that prepared foods are, to some extent at least, in a class with player pianos, talking machines and synthetic foods—very good in their places but lacking in the essentials that give the bouquet to the epicurean product. These stores have succeeded in getting a good share of the food business for several reasons, and among them is the advantage to the housewife of doing most of her shopping in one place, having various brands to choose from, labor saved in preparation, and, on the whole, good to excellent quality of its kind. But ask any man or boy, woman or girl, who does not have to actually prepare the meal whether he or she prefers home cooking to pre-

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

THERE is pride in selling to the housewife; she is known for her insistence on quality. When she buys RED STAR Flour, we know that this flour is keeping company with other high quality products used in the home. And RED STAR easily holds its place.

JUDSON GROCER COMPANY
 GRAND RAPIDS, MICHIGAN

pared foods and you will have the correct answer to the real popularity of prepared foods as far as the consumer is concerned, and in the final analysis of the consumers' desires should prevail. A dealer said to me the other day, "The hardest thing in the world to do is to sell inferior merchandise to the better class of delicatessen dealers." Quality is a dominant note with them, because they have learned that quality is what the average consumer wants. When the retail meat dealer learns the advantage of convenience, variety, service and quality in their fullest meaning he will have absorbed the trend of the times and his business will improve in amount and profits.

Lambs at Wholesale.

This year has developed a relatively high wholesale market on practically all classes of livestock and dressed meats, and of course this high market has been reflected in retail prices. At the present time the range in steer carcasses is wide, both as regards quality and price. In a certain cooler this week steer carcasses were sold from \$8 a hundred pounds to \$24 a hundred pounds. Lambs sold at nearly as wide a range, according to grade, with some sales up to \$29 a hundred pounds and other poor quality down to \$15 a hundred pounds. The percentage of lambs to sell at \$15 was light and most of the offerings on the market sold from \$22 to \$27 a hundred pounds. These prices represent a decline from top prices of the year, which prices were in evidence only about three weeks ago and when best lambs sold around \$31 to \$32. The highpoint just mentioned placed lamb chops and lamb legs, as well as other meaty cuts from lambs, in luxury class and higher than prices necessary to move all lambs produced into consumption channels. The present market is more in line with what is considered a normal price level, and should increase consumption until the market becomes steady, relatively speaking. Lambs are good at this time of year, being all from last Spring's crop and so are not too old or too fat. Retailers will be quick to put their prices in line with cost and get their lamb selling on a moderately profitable basis. It is not expected that any radical cut in retail prices will occur, however, for wholesale prices are only about \$4 below the peak and retailers found it impossible, as a class, to get the full advance at retail when values increased, and so declines cannot be expected to go lower than existed before the high price advance began. The condition at the present time is that consumers can buy freely now, feeling that they are buying at normal prices and at a time when they will be pleased with general quality offered. With an undertone of firmness present in the wholesale market, prices should become stable.

Marketing of Livestock at Country Points.

Marketing of livestock, like the marketing of all other products of the farm begins at the farmer's barnyard. It is here that the initial stage, that of assembling the product, begins.

The oldest and perhaps most universal method of marketing farm animals is through the country buyer, who

performs an important economic service to the farming community through the assumption of risk and providing a market for the small farmer who has only a few head of animals to sell. The buyer goes from farm to farm buying livestock until he has sufficient animals to fill one or more cars. This stock is then shipped to the terminal market, where it is sold by commission firm.

In some cases farmers raising livestock in considerable numbers perform the services of the country speculator, themselves. This is impractical, however, if less than a carload is ready to ship at a time.

The newest agency of assembly at country points is the co-operative shipping association, whose membership is made up of farmers. In many sections of the country such an organization is an important asset to the farming community and fills a real need. In many places where the country buyers have dealt fairly and squarely with their patrons, however, no economic need of such associations has ever arisen.

Development of a Novel Apple.

Monroeville, N. J., Sept. 21—An obscure Jersey orchard is believed to have produced the marvel apple of the age, according to fruit experts from thirty states, who recently inspected the new find on the farm of Lewis Mood, at Ferrell, Gloucester county. A nursery firm has paid \$6,000 for the new apple.

The apple was formally christened Starking. It derives from the Delicious apple, aristocrat of the fruit family. A freak bud produced an apple similar to the Delicious in flavor but much redder in color. The Starking also ripens earlier than the Delicious and colors much better on the trees, experts said to-day.

Mood first noticed apples of a different color on a Delicious tree in his orchard eleven years ago. He patiently watched the fruit from a single branch developed year after year. He took the buds and started a few other trees. His customers were so eager for the big red apples that he told a nursery salesman about the freak branch two years ago.

A large nursery firm drew up a deed for the single branch of the particular tree that produced the new fruit and paid Mood \$5,000 in cash for it. Mood also received 2 cents for each bud taken to propagate the new variety through extensive top budding and grafting. A stout wire cage was placed entirely around the prize tree after it was purchased and it was kept under guard.

Wanted the Perquisite.

"Borkesley," said the grocer to the dead beat who was planning to move out of the community, "I don't believe you will ever pay me what you owe me. It isn't worth while to sue you for it and you have nothing I care to attach. I will simply give you a receipt and call it paid."

"Fine of you," said Borkesley.

A few moments after, seeing that Borkesley still lingered about, the merchant said:

"Was there something you wished to speak to me about?"

"Not specially, but ain't it customary to give a feller a cigar when his account's settled?"

The store that gets a reputation for persistently urging customers to buy is going to find that many good people will stay away to avoid the urging.

HEKMAN'S

At Every Meal Eat HEKMAN'S Crackers and Cookie-Cakes.

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



Hekman Biscuit Co.
Grand Rapids, Mich.

THE REGULAR PURCHASE

Fleischmann's Yeast brings customers into your store regularly and gives you an opportunity to sell other things as well.

These regular customers are yours for the asking. Suggest Fleischmann's Yeast to chance customers and turn them into steady buyers of everything you sell.

FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE



Now offering—

Grapefruit
Cranberries
Sweet Potatoes
Tokay Grapes
Figs, Dates, Etc.

The Vinkemulder Company
Grand Rapids, Michigan

JUST GOOD CANDY

Pure and Wholesome

THAT'S

Putnam's

PUTNAM FACTORY

Grand Rapids, Mich.



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

Plans For Developing Your Fall Stove Trade.

Written for the Tradesman.

When the stove order has been placed and the stock installed, do not be satisfied with merely supplying the demand that locally exists. If you are selling a stove of merit and one in which you have confidence, it is easily possible to create more and new demands for it.

If your stove advertising is bringing people into your store to examine your line of stoves, do not hand them a descriptive letter to read and digest, but show and tell them something about your stoves and why you believe they are better than any other stoves on the market.

This naturally brings up the subject of a thorough knowledge of stoves—their adaptability to certain kinds of fuel, as well as their merits in comparison with competing lines. A customer who has confidence in a store or a salesman will accept an opinion regarding the more desirable stove; but the salesman should know how to explain the construction, arrangement and economy in fuel consumption of the stove he is handling and be able to suggest the type of stove best suited to the requirements of the individual customer.

Try to familiarize yourself with the drafts and dampers of the stoves and heaters you are selling. After the stove has been sold and delivered, if the flue is all right, if the operation of the dampers has been properly explained, you will have no trouble. In nine cases out of ten where a stove or heater fails to work satisfactorily, the trouble will be found in the flue or chimney.

There are any number of stoves or heaters made to-day that would not work with satisfaction unless put up properly to a good flue and good fuel used; but in order to secure a uniform heat with an economical expenditure of fuel, the regulation and working of the drafts and dampers should be properly understood.

If you are selling a cook stove, for instance, there should be no mystery about controlling and properly heating the oven. The oven becomes hot because the heat from the fuel and hot gas that comes in from the fire box are absorbed in the base of the oven as they pass over and around it and are radiated on the other side or into the oven. Therefore what is needed to secure proper oven heat is a clean fire and draft enough to draw the heat around quickly enough so that most

of it is not absorbed by the top or the range or top of the oven before it reaches the bottom of the oven. Ashes allowed to accumulate on top of the oven do not help the baking qualities of the oven.

In handling a good line of stoves and heaters the number you can sell annually is limited only by your ability and your persistence in pushing sales. Where practicable, and where the volume of your stove business justifies it, you will find it both satisfactory and profitable to engage a practical stove man. Place him in charge of the repairs and setting up and hold him responsible for the correct and proper adjustment of all stove complaints. This will allow you to place a liberal guarantee on your stoves; and then, if for any reason the stove fails to prove just as represented, always make it good at once without question or quibble. With a good, practical man in charge, a fair and liberal policy in this respect is most profitable; and you will find the expense of upholding your guarantee to be very small indeed, while the increase in sales and satisfied stove customers will be very satisfactory.

Good stove advertising is using the most economical mediums and methods of securing favorable attention to your line of stoves from the people to whom you are most anxious to sell. When you are advertising stoves you are striving to increase your trade at the least possible expense commensurate with the largest amount of legitimate stove profit. You no doubt already have certain methods of advertising to secure these results and no doubt they have in the past proved satisfactory; but conditions continually change and many advertisers at the present time find that methods previously quite successful are not now bringing the results they should, or formerly did.

The farmers' trade is very important. The farmer, as a buying unit, is a tremendous force in the stove business. The best and least expensive way to reach him is through the mails, with a good persistent, continuous follow-up series of letters.

For the small business in a large town or whenever business is confined to what may be called a neighborhood trade, it is nearly always possible to compile at small expense a list of good names covering practically all the possible customers within the radius that can be served to advantage; and by good, direct, follow-up letters, circulars, etc., avoid the waste of circulation outside that radius which is bound to occur with newspaper advertising under these conditions. On the other hand, if your business is in a small

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
 Goods and
Fishing Tackle

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

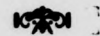
Easy terms if desired.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

Foster, Stevens & Co.

WHOLESALE HARDWARE



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

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes & Mackinaws
Radio Equipment	Sheep-lined and
Harness, Horse Collars	Blanket-lined Coats

GRAND RAPIDS, MICHIGAN

town or rural community covered by a good local paper, it will be well to supplement your circularizing with newspaper publicity.

Here are some suggested circular letters:

Dear Sir—We want you to read the enclosed pamphlet, because you will find it a most valuable assistant in enabling you to select a satisfactory heater.

A—heater in many respects is like a first-class sewing machine in that it should last a lifetime.

The booklet enclosed will show you the false economy of buying a cheap, poorly-made stove—one that will cost you added money in extra fuel and constant repairs—one that will cost you endless annoyance—that will neither heat nor draw properly.

This booklet tells you also just why it pays to buy a well-made, durable—a stove guaranteed to give you every possible satisfaction, that will save you fuel, save you repairs, and save you annoyance.

Read the booklet. Come in and let us show you just what we have. Assure yourself by personal inspection that every—heater is exactly as represented, made of the very best materials, in the most workmanlike manner, and a convenience, as well as a necessity, in your home.

Remember, too: each — is accompanied by a written guarantee for all time. No matter how long you have the — it will always satisfy. We are not in the stove business for a day, but for all time to come. We give the best stove value in the country simply because we want to sell to your friends and neighbors, and we could not do that if the — did not satisfy you, and them.

Come in and see for yourself just what value and what economy the — represents.

Yours truly.

A good follow up does more, a great deal more, than merely sell stoves. It keeps your customers and prospective customers alive to the fact that you are taking a personal interest in them. If carefully and intelligently prepared, the follow-up will bring people into your store. Then it is for personal salesmanship to land the business. Here is a second letter, roughly outlined:

Dear Sir—The proof of a stove is in its heating qualities, but back of its merits as a heater is the material of which it is made and the skill and experience with which that material is used to provide enduring service.

— heaters are good heaters because primarily the material used in their construction is the best that money can buy, and the experience and skill of the designers and makers represent the highest development of the stove-maker's art.

If it were possible to sell better heaters, we would handle them. No other heater is subjected to the test and wear and heating under such adverse conditions as the — must experience before reaching your hands. No other maker of heaters is willing that his product should be subjected to such exhaustive tests.

The — heaters cost more than other makes selling for the same price; but

we are more than repaid by the knowledge that — quality means all that is best in modern heating stoves.

The — heaters are heaters for every day use. They are built to stand all the wear and tear and fire you may wish to give them. We want you to be entirely selfish in this matter and purchase a — solely upon its merits and value to you. Let the heater prove itself; we will back it up with an iron-clad guarantee, and your money is always ready if the — heater fails to prove itself.

Suppose you drop in and examine the — this very day.

Yours truly.

For quick, immediate returns nothing is better than a series of forceful, follow-up letters. Nothing, that is, except personal solicitation; and in the busy fall season, personal solicitation is generally impracticable. So you have to make your follow-up letters as much like a series of personal talks as you can. Remember, too, that a single letter, or two letters, or three, don't exhaust the possibilities. Here is a suggested third letter, by going into practical details:

Dear Sir—The important and vital features of our — hot blast heater for burning hard and soft coal are as follows:

Body. — polished blue steel. Requires no blacking.

Construction. Air tight. Holds fire for twenty-four hours.

Fire Door. Ornamental, with six mica openings.

Fire Pot. Double height, and extra heavy.

Feed Door. In front of top. — cold handle.

The — has two screw draft, large ash pan, draw center and shaking grate front rails, independent base. The operation of the — is simplicity itself. Fresh air is admitted to fire through upper screw draft and hot blast tube from top. This fresh air meeting with gas and smoke from fire, burns as so much extra fuel.

Come in and see for yourself why the — is the most economical and efficient heater made.

An early call will save you money.

Yours truly.

Here is another follow-up:

Dear Sir—The — heater will hold fire for twenty-four hours.

The — is so constructed that there is no waste fuel; it burns and converts into actual heat every ounce of coal and every bit of wood. There is no waste. Not only does it cut your fuel bills, but it gives greater heating power than any other heater made.

Start a fire in the — and it will be roaring in five minutes. The perfect system of dampers enables you to control the heat, and we guarantee the — will hold fire for twenty-four hours.

Why not give us a call and see the — for yourself? We can tell you just what you want to know about correct house-heating.

When you buy the — you are under no obligation to keep it unless you are fully satisfied.

That's a fair proposition, isn't it?

Will you call and look at our extensive line of — heaters to-day?

Yours truly.

Victor Lauriston.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

G R A N D R A P I D S M I C H I G A N

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



Rain through swinging windows
KEEP THE COLD, SOOT AND DUST OUT

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

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

5 lbs. of
Good Writing Paper
for \$1.00

For the Home, School and Office—pure white bond, very little trimmings—all writing paper—properly styled the Economy Package.

Also good for mimeograph and 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.



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

The Mill Mutuals

Agency

LANSING - MICHIGAN

**STRENGTH
ECONOMY**



REPRESENTING THE

MICHIGAN MILLERS MUTUAL FIRE INSURANCE CO.

AND ASSOCIATED COMPANIES

Combined Assets of Group \$30,215,678.02

20% TO 40% SAVINGS MADE IN 1923

Fire Insurance — All Branches

TORNADO - AUTOMOBILE - PLATE GLASS



OUT AROUND.

Things Seen and Heard on a Week End Trip.

Greenville and Belding—where can you put your finger on two near-by cities which get along with so little friction as these towns do. They have their good natured rivalries, to be sure, but I cannot recall when either city has ever cherished any permanent bitterness toward the other. This is all the more remarkable when it is recalled that the two towns did not grow up together—that Greenville was a good sized city before Belding was even brought into existence by the famous brothers who founded the town as a memorial to their hard working and far seeing father.

Few strangers visit Greenville during the summer months who do not circumnavigate Baldwin Lake, thereby creating a pleasant niche in their memories in token of the energy and genius of the men who conceived and created so beautiful a driveway. The banks of Greenville are bursting with the savings of plain people—thrifty workers in the city and provident farmers whose broad acres bespeak the prosperity of the devotees of agriculture; her merchants carry ample stocks which are thoroughly up-to-date; her factories are conducted with great skill and success; her churches and schools betoken the moral character and educational appreciation of her people; her wide streets, wonderful shade trees, lawns and homes, equipped with all the creature comforts of the age, furnish an accurate index of the high living standards which have long been a distinguishing characteristic of the metropolis of Montcalm county.

The same conditions exist to a greater or less extent in the neighboring city of Belding. Her factories are more beautifully embellished with shrubs and lawns and the architecture of her main street is more uniform in appearance, but she has no near-by lake to develop and embellish, as Greenville has, although she has done the best she can to make the river front available for park purposes.

The recent installation of Mrs. Wm. P. Hetherington as manager of the Hotel Belding naturally recalls beautiful memories of her lamented husband created during the many years he conducted that most excellent place of rest and refreshment. No more obliging host ever gave a glad hand to greet guests than Col. Hetherington. From the time of the guest's arrival until his departure, no feature which would contribute in the slightest degree to his pleasure and comfort was ever overlooked. He was never obsequious—never undignified—but his willing-

ness to serve in the highest sense of the term was always in evidence. Nearly twenty years ago I started for Belding for Sunday dinner. Within five miles of town my car broke down completely. I gladly availed myself of the courtesy of a passing tourist to get to the hotel, where I poured my troubles into the willing ear of the genial landlord. He admonished me to forget all about the broken car and eat my dinner in peace, during which time he would have everything arranged. On leaving the dining room he led me to the sidewalk, where stood his own horse and carriage, occupied by the best mechanic in the town with a full complement of tools. Two hours later I was headed back toward home. The next day I mailed him a blank check, with the request that he fill it out in such amount as would cover all his trouble and expense. Greatly to my surprise, he took only enough to cover the cost of the dinners furnished my guests and myself. On my next visit to this hotel I undertook to recompense him for the use of his horse and carriage, but I might as well have undertaken to dissolve a chunk of adamant in a glass of water. Col. Hetherington's life was replete with kindly thoughts and good deeds and his memory is a precious inheritance to the appreciative people of Belding.

Another sterling character I look for in vain every time I go to Belding is Frederick A. Washburn, who entered the Great Beyond about a year ago. No more genial man ever lived than Fred. Washburn. In Mr. Washburn I always felt that we had among us a man who represented not only high civic virtues and generous personal traits, but also a certain purity of soul and singleness of heart which made him almost unique. To such a man, however advanced in age, it is a keen pang to feel that he will never again grasp you by the hand and whisper words of hope and courage in your ear.

Another man I miss very much when I visit Belding is T. Frank Ireland, the hardware dealer. Unlike either of the two men above mentioned, he made a deep impress on my mind because of his sturdy integrity and patient industry. Whether one agreed with him or not one could but applaud his courage and the stoutness of his defense of any cause to which he gave himself. And it was never in any selfish seeking that he came forward. It was for his business, his city, his country or for a principle which he believed to be right.

E. A. Stowe.

Probably the most promising class of men in this country are the politicians.

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

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

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"

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

Columbia Hotel
KALAMAZOO
Good Place To Tie To

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.

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.

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

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

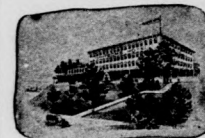
HOTEL CHIPPEWA HENRY M. NELSON
Manager
European Plan MANISTEE, MICH.
New Hotel with all Modern Conveniences—Elevator, Etc.
150 Outside Rooms Dining Room Service
Hot and Cold Running Water and Telephone in every Room
\$1.50 and up 60 Rooms with Bath \$2.50 and \$3.00

HOTEL BROWNING 150 Fireproof Rooms
GRAND RAPIDS
Corner Sheldon and Oakes;
Facing Union Depot;
Three Blocks Away.
Rooms with bath, single \$2 to \$2.50
Rooms with bath, double \$3 to \$3.50
None Higher.



WHEN IN KALAMAZOO
Stop at the
Park-American Hotel
Headquarters for all Civic Clubs
Excellent Cuisine Luxurious Rooms
Turkish Baths ERNEST McLEAN, Mgr.

CODY CAFETERIA
Open at 7 A. M.
TRY OUR BREAKFAST
Eat at the Cafeteria it is Cheaper
FLOYD MATHER, Mgr.



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

Henry Smith Floral Co., Inc.
52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 178

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

Full Details of Programme For Hotel Convention.

Kalamazoo, Sept. 22—The stage is all set for the annual convention of the Michigan Hotel Association, which will be held here on Friday and Saturday of this week.

Reservations have already been received from 150 prospective participants and indications are that the number in attendance will exceed 250.

The program as announced is:
Friday, September 25.

9:30 a. m.—Registration of members at Burdick Hotel. Guests will be apportioned to the various hotels on arrival, but the opening session of the convention will be called at Burdick hotel at 9:30 a. m. sharp.

There will be the customary invocation, roll call of members, reading of minutes, address of welcome by Geo. K. Taylor, mayor of Kalamazoo, responded to by Charles H. Stevenson, Hotel Stevenson, Detroit.

The various committees will be appointed by President Walter J. Hodges Burdick Hotel, Kalamazoo, followed by his official address.

Reports by the Secretary, Treasurer and chairmen of standing committees will follow.

Address—The Hotel—a Business, by David Olmsted, with H. L. Stevens & Co., hotel architects, Chicago.

Address—The Tourist Camp and Its Problems, by W. L. McManus, Jr., President International Association of Tourist Camps.

Address—The Dixie Trail, by Stacy Hill, Hotel Gibson, Cincinnati.

At 11:30 a. m. the convention will adjourn to allow members to visit exhibition of hotel appliances in Burdick Arcade.

A buffet luncheon will be served in Burdick Hotel dining room, at 12:30, courtesy of Hotel Burdick.

At 2 p. m. the entire delegation, including ladies, will embark in autos for a twelve mile ride to Gull Lake, stopping en route at Gull Lake Country Club, for the purpose of taking a group picture, and leaving such of the members as desire to enter the annual tournament for the Michigan Hotel Association cup. The remainder of the participants will continue on the trip to Gull Lake, where they will automatically become the guests of Dr. Frank W. Holmes. Dr. Holmes formerly conducted the Gull Lake Hotel, which was completely destroyed by fire several weeks ago. Prior to this disaster he had invited the Association to become his guests, and he will make good with temporary quarters. The afternoon will be devoted to boating, bathing and other sports, and promptly at 5:30 the assembled guests will sit down to a genuine wild duck dinner, with his compliments.

After dinner there will be a dancing party in the hotel pavilion to the music of Fisher's orchestra.

Saturday, September 26.

9:30—Address: Interstate Hotel Protective Association, by Charles W. Dull, executive secretary Illinois Hotel Association; discussion of this address will be by J. Tupper Townsend, Hotel Whitcomb, St. Joseph, followed by J. K. Blatchford, secretary Hotel Men's Benefit Association, Chicago.

Address—Over Activity in Hotel Building, E. M. Statler, Hotels Statler Corporation.

Address—John D. Martin, representing United Commercial Travelers.

Question Box—Conducted by John A. Anderson, Hotel Harrington, Port Huron. This will probably, as usual, be the outstanding feature of the entire session, as many problems of interest to hotel operators will be discussed from various angles.

Address—Economies of Heat and Power Production in Modern Hotels, by Egbert Douglas.

11:30 a. m. Adjournment to attend hotel exhibition, followed by luncheon

for ladies at Columbia, courtesy of Frank Ehrman, proprietor. During luncheon tickets will be distributed for matinee at Fuller's theater, for the production of Seventh Heaven.

At the same hour—12 m.—a men's luncheon will be served at the Park-American, courtesy of Ernest McLean, manager.

The final business meeting will be held at the Park-American, immediately following the luncheon. The proceedings will include election and installation of officers, report of resolutions committee and report of Charles H. Stevenson, member of executive council of American Hotel Association for Michigan and Illinois.

The remainder of the afternoon will be given to sight-seeing, golf and other amusements.

At 7:30 p. m. the annual Association banquet will take place at the Burdick Hotel, with the usual toasts, followed by dancing in the Burdick ball room to the accompaniment of Fisher's orchestra.

The Kalamazoo Hack & Bus Co. has extended the courtesy of free taxi service for all Association members between depots and hotels and between hotels on display of badges.

The time limit on parking of cars will be overlooked for all cars marked with stickers which will be provided.

Ladies will be included in all lunches and social features.

As before mentioned, there will be an exhibition of hotel appliances, machinery, etc., in the Burdick Arcade, continuing throughout the entire two days of the convention.

President Hodges insists that all features of the program shall be pulled off on schedule time in order that all discussions can be digested without a stampede.

A full report of the proceedings of the convention will be supplied the Tradesman for perusal next week, including a summary of all the salient features of the addresses and discussions.
Frank S. Verbeck.

Plans For National Druggist Convention.

Detroit, Sept. 22—Plans have been completed for the fifty-first annual convention of the National Wholesale Druggists' association to be held in Detroit Oct. 4 to 8 at Book-Cadillac Hotel.

Harry Skillman, chairman of the entertainment committee, announced Saturday that delegates will enjoy a program worthy of Detroit's reputation as a convention city.

The Orpheus Club Chorus of forty voices, one of the best known male choruses in the country, will open the convention Sunday with a concert in the Book-Cadillac, the remaining days of the convention will be filled with social and business activities and sports.

The visiting wholesalers will have the opportunity to visit Detroit's big drug plants and see their goods actually in preparation.

Following the morning business session Monday there will be a golf tourney for men at the Grosse Ile Golf and Country Club, and a bridge luncheon for women at the Detroit Yacht Club. In the evening there will be a formal ball, following a reception to President and Mrs. Sewall D. Andrews. Jean Goldkette's orchestra will play.

Tuesday's program includes an automobile trip for women to the Grosse Pointe Country Club, and a tour of the city by the delegates.

Wednesday, the visitors will make a boat trip to the Flats, followed by luncheon at the Park-Davis laboratories and inspection of the factory. Finzel's orchestra will accompany the excursionists. At 9 p. m., a fancy dress ball will be held in the grand ballroom of the Book-Cadillac.

The closing day, Oct. 8, will find the women at the Shubert-Lafayette to see "The Student Prince," as guests

of the Detroit Free Press, and in the evening a banquet will be held in the Book-Cadillac to wind up the convention.

Discontent with your condition comes from lack of appreciation of our advantages.

In getting new customers and in holding the old it is worth while to remember that men like to keep on buying at the same store as long as everything is all right, while women like to shop around at different stores anyway.

Progressive Merchants Are Using Store Papers

Increasing numbers of Progressive Merchants are using Store Papers in their advertising as it answers all of the requirements of good advertising, if printed properly and well edited.

We specialize in Store Papers for General Stores and Department Stores, and our Copy Service is profusely illustrated with cuts of nearly everything in your entire line. We have many different, timely headings from which to choose. The work of preparing the copy takes only a few minutes of your time instead of hours, when you use our copy service.

Manufacturers and Jobbers are cooperating with us to make the service a success (not for us, but for you) and you should investigate to learn of its business-building possibilities.

The cost is less than you would pay a printer for the work if you did all of the copy writing yourself.

There are many apparent advantages in Store Paper Advertising that we will be glad to discuss with you if you are interested. Write or wire for details

MOSHER Sales-Service

A Business-Building Service for Merchants

WAYLAND

:-:

MICHIGAN

Store Fixtures For Sale

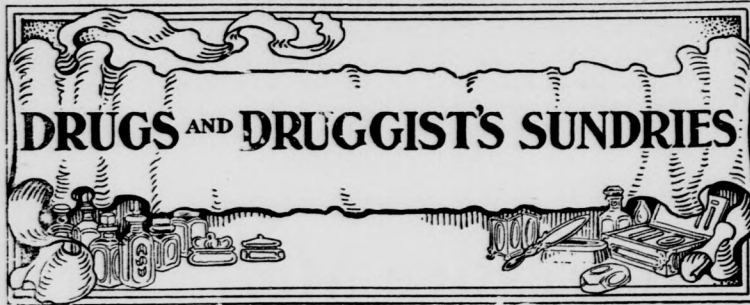
Clothing Cabinets, Furnishing Cabinets, Hat Cases, Floor Cases, Office Furniture and all Store Equipment.

We are retiring from business in Grand Rapids and want to sell the above at once.



Carr, Hutchins, Anderson

48 Monroe Avenue



Advertising Copy That Brings Business.

Written for the Tradesman.

To interest people, advertising copy must be specific. Too often the tendency of the beginner in advertisement writing is to deal in glittering generalities.

That fact was impressed on me a good many years ago. I had drafted a half page advertisement of a drug sale—the new proprietors were starting on their career by clearing out a lot of old stuff at bargain prices. I smalled together the copy in genuine "whoop-er-up" style, starting off something like this in letters a couple of inches high:

HUGE SLAUGHTER SALE!
Ten Per Cent. Off Every Article in Stock.

That advertisement, to be frank started in the air and never came down to earth.

The newspaper proprietor welcomed the advertising contract—the store under its previous owners had never advertised—but he was shrewd enough to realize that, in order to retain our business, the advertising must produce results. And he was honest enough to declare, point blank, that the sort of copy I showed him wouldn't produce results.

"See here," he said, "what people like to read about are the specific bargains. Tell them what you've got; and if price is to be the feature, quote your regular price and your special sales price. Take a lot of specific articles, and quote specific prices on them—"

The revised advertisement pulled; just because it was filled with specific stuff—specific talks about specific articles, backed by specific price quotations.

Be specific is a very good motto for the merchant who sets out to write his own advertising copy.

The reason why a good many merchants don't advertise is, not that they are afraid advertising doesn't pay, but because they are afraid they can't write the sort of advertising that does pay. They regard advertising as an art which has to be studied, preferably in a college, certainly with the aid of an infinite number of textbooks and a great expenditure of midnight electricity.

Now, advertising ought to be studied by everyone who has use for it, and particularly by the man who undertakes to write advertising copy for his own business. The more a merchant studies advertising, the better copy he can turn out. But no merchant should allow himself to be frightened out of using printer's ink by the fear that his ignorance of the "art of advertising" will cripple his efforts. For advertising

isn't an art at all—it is a plain business proposition.

You may now know, theoretically, how to advertise, just as you know how to sell goods behind the counter. You know that, in selling goods, your first business is to get the customer interested and your last is to get him convinced. Advertising is merely salesmanship transmitted into black and white; and salesmanship is merely commonsense dealing with people to whom you want to sell things.

The proposition in its outlines is simple as A-B-C. You lead off with a phrase that will grip the reader's attention and direct that attention to what you want to sell; then you proceed to tell him about the goods. Finally you clinch his interest with a price quotation and you leave him with the suggestion: "Buy right now."

Your space is limited. Hence you have no room for flowery expressions. You must stick strictly to business, and you can't afford to wander away from your theme. If you are advertising hair brushes, you must start with hair brushes, continue with hair brushes and finish with hair brushes. And you must stick resolutely to the most essential and most convincing hair brush arguments you can command.

Yet this does not mean that you should be satisfied merely to describe your article and quote the price. The nearer you get to the individual reader's interest, the quicker you can convince him. What the individual reader is interested in is—the result which the goods will produce for him.

For instance "Clean White Teeth"—everyone would like to have them. "Protected against decay"—that's a desirable point. The essentials are "a good brush and a good dentifrice." Then tell about your special brush, and the dentifrice you are featuring. Tell in a sentence or a phrase, that hundreds of people have been helped to secure good, white, non-decaying teeth by the use of just such equipment. And, finally, quote the special price you are giving on the combination—and drive home the suggestion "Do it now."

There you have, in correct sequence, the synopsis of a good dentifrice advertisement. Put in a few forceful, convincing words it will pull.

The good copy writer deals in positives, rather than negatives. He says "Buy it now" rather than "Don't delay." A good advertisement demands positive suggestion throughout. Advertisers learned that fact long ago; that is why they devote their space to boosting their own goods instead of knocking their competitors. Make

your advertising bright, forceful, positive and optimistic.

The average advertiser whose space is small will find it best to confine each advertisement to a single dominant topic. It pays to talk effectively about one thing rather than to drive ineffectually at half a dozen. But this does not necessitate the advertisement writer confining each advertisement to a single article. Thus in a dentifrice advertisement he can deal with the entire line of tooth pastes, powders, washes, brushes and incidentals; a confectionery advertisement may feature purity and give prices, not merely on chocolates but on Turkish delight, peanut crisp and a lot more; an appeal to smokers may cover the whole range of the tobacco trade. The point is: collect a dominant theme and specify the goods that link up naturally with that theme.

And learn, if you can, the valuable knack of giving, in a single phrase, an attractive picture of your goods. Three or four words of terse, vivid description—words that will make the reader thirsty for that new summer drink you feature at the fountain—help a whole lot to give your advertising that "pull" which every good advertisement should have. Don't try to be "polished" or smart; talk to the reader of that copy in the same sane, direct, convincing way that you talk to a customer on the other side of the counter.

Victor Lauriston.

Michigan Board of Pharmacy.

Lansing, Sept. 22—The Board of Pharmacy will hold a meeting for the examination of candidates for registration at the Knights of Columbus Auditorium, Grand Rapids, Tuesday, Wednesday and Thursday, November 17, 18 and 19, beginning at 9 o'clock a. m. of the 17th. All candidates must be present at that hour. Applications must be filed with the Director at least ten days before examination.

Applications of examination and blank forms of affidavits for practical or college experience furnished on request.

Fee for Registered Pharmacist, \$15; fee for Registered Assistant Pharmacist, \$10. Fee for re-examination: Registered Pharmacist, \$3; Registered Assistant Pharmacist, \$2. There is also a Certificate fee after passing. Registered Pharmacist, \$15; Registered Assistant Pharmacist, \$10.

The next examination will be held at the Detroit City College, corner Hancock and Cass, Detroit, on January 19, 20, and 21, 1926.

H. H. Hoffman, Director.

The following candidates passed the examination for Registered Pharmacist at the August meeting:

Walter A. Bergman, Escanaba.
Leon A. Katzin, Detroit
John A. Kerr, Ferndale
Lester E. McCullough, Detroit
J. C. Monroe, Jr., Williamston
Marki T. Piaskowski, Detroit
Oscar A. Stensaas, Ishpeming
Ellen M. Alway, Ann Arbor
Raymond F. Carman, Imlay City
Frank G. Case, Detroit
Allie E. Corey, Ann Arbor
Donald E. Davis, Detroit
Alfred deGuise, Detroit
Burton A. Groff, Lake Odessa
Floyd R. Hatchew, Flint
Arnold L. Kuhlman, Detroit
Frederick J. Kurth, Jr., Detroit
Joseph Levine, Detroit.
N. C. Maynard, Gagetown
Mabel E. Nelson, Detroit
B. O. Oleszkowicz, Detroit
Catherine Protasiewicz, Detroit
John G. Thornton, Charlotte
Clarence L. Tracy, Grand Rapids

Walter F. Walters, Detroit
Joseph Weinschelboim, Detroit
Roscoe H. Wise, Lapeer
Registered Assistant Pharmacist.
R. A. Burke, Chatham, Ont.
William Elkin, Toronto, Ont.
William Finkelstein, Detroit
Lugard S. Haight, Detroit
William G. Hall, Houghton
Donald R. Squier, Detroit
Raymond Williams, Calumet
Richard B. Dalton, Jackson
William Drabkowski, Detroit
Ralph E. Garner, Grand Rapids
Rose Kief, Detroit
Thomas J. Mulhall, Detroit
Norman A. Simpson, Highland Park

Remedies For Insect Bites.

- | | | |
|-----------------------|----------|------|
| 1. Carbolic Acid | -----15 | grs. |
| Glycerin | -----2 | grs. |
| Rose Water | -----4 | ozs. |
| 2. Salicylic Acid | -----115 | grs. |
| Collodion | -----2½ | drs. |
| Spirits of Ammonia | -----5½ | drs. |
| Fluid Extract of Rhus | | |
| Toxicodendron | -----1 | dr. |
| Water | -----8 | ozs. |
| 4. Ipecac, in powder | -----1 | dr. |
| Alcohol | -----1 | oz. |
| Ether | -----1 | oz. |
| 5. Bethanaphthol | -----30 | grs. |
| Camphor | -----30 | grs. |
| Lanolin Cold Cream | -----1 | oz. |

There are various applications recommended for the relief of bites from scorpions, spiders, wasps, and other insects. The most commonly used applications, perhaps, are ammonia water, spirits of camphor, and lead water.

Foot Powder.

The ordinary old-time foot powder is composed principally of some such base as talc and starch, together with a little boric or salicylic acid. A modification of this old formula is as follows:

- | | | |
|-------------------|---------|------|
| Salicylic Acid | -----6 | drs. |
| Boric Acid | -----3 | ozs. |
| Powdered Elm Bark | -----1 | oz. |
| Powdered Orris | -----1 | oz. |
| Talc | -----36 | ozs. |

Oxygen-liberating liquids and powders seem to be in favor for cleansing wounds and feet. A typical formula for such a powder is:

- | | | |
|------------------|---------|------|
| Sodium Perborate | -----3 | ozs. |
| Zinc Peroxide | -----2 | ozs. |
| Talc | -----15 | ozs. |

Mosquito Powder.

- | | | |
|-------------------|---------|------|
| 1. Oil Eucalyptus | -----1 | oz. |
| Powdered Talcum | -----2 | ozs. |
| Powdered Starch | -----14 | ozs. |

This powder is to be rubbed into the exposed parts of the body to prevent the attack of the insect.

- | | | |
|----------------------|---------|------|
| 2. Oil of Pennyroyal | -----4 | ozs. |
| Powdered Naphthalin | -----4 | drs. |
| Starch | -----16 | ozs. |

Mix well and sift. This is to be used like the preceding.

Weed Killers.

- | | | |
|-------------------------|--------|--------|
| 1. White arsenic | -----1 | pound |
| Caustic soda, powdered | -----½ | pound |
| Dried sodium carbonate | -----½ | pound |
| Prussian blue | -----1 | drachm |
| 2. Charcoal | -----1 | pound |
| Sulphur | -----1 | pound |
| 3. Salt | -----½ | pound |
| Sal ammoniac | -----½ | pound |
| Sulphur | -----¼ | pound |
| Copper sulphate (dried) | -----¼ | pound |
- Mix and use generously.

A Substitute For Breakfast.

The substitute of cocoa for coffee twice a week as part of the breakfast ration of the sailors in the Italian Navy will doubtless bring comfort to those who rage against caffeine. The reason given is that coffee does not contain enough nourishment. This almost any amateur food specialist might have told the Italians long ago. Americans, however, are inclined to point out that the lack of nourishment lies not so much in the coffee as in the inadequate sustenance served with it.

Southern Europeans still cling to the illusion that a roll or a piece of bread with coffee (or, as in this case, cocoa) constitutes an adequate morning meal. A few Americans with queasy stomachs may be of the same mind. Certainly there is no need to go to the British extreme of serving heavy meats as well as rich porridges for breakfast.

A stanch Britisher recently wrote to the newspapers to defend roast beef and ale for breakfast as the traditional English meal, and hence best fitted to maintain British supremacy over people who are content to begin the day with a paltry fruit salad. However, the eater of the proverbial American breakfast will be likely to think that the Italian "gobs" will derive little comfort from a change in their early morning diet that may give them a few more calories and vitamins, but lacks the substantial satisfaction of a square meal, and at the same time deprives them of the mild "kick" which they get out of the coffee bean.

Bad Place To Loaf.

A kind-hearted gentleman, hearing a dog howling mournfully, decided to investigate the animal's ailment. He found the dog sitting calmly upon his haunches, but still emitting agonized yelps.

"What ails your dog?" he asked the hound's owner.

"Oh, he's just lazy," returned the owner unconcernedly.

"But laziness won't make a dog howl."

"Yes, but that dog is sitting on a sandburr."

Spray For Flies.

- Eucalyptol ----- 10 parts
- Oil of Bergamot ----- 3 parts
- Acetic ether ----- 10 parts
- Cologne water ----- 50 parts
- Ninety per cent. alcohol ----- 100 parts

Add one part of this essence to 100 parts of water and spray about the room frequently.

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Acids	Boric (Powd.) 15 @ 25	Boric (Xtal) 15 @ 25	Carbonic 38 @ 44	Citric 58 @ 70	Muric 3 1/2 @ 8	Nitric 9 @ 15	Oxalic 15 @ 25	Sulphuric 3 1/2 @ 8	Tartaric 40 @ 50
Ammonia	Water, 26 deg. 10 @ 13	Water, 14 deg. 09 @ 14	Water, 18 deg. 6 1/2 @ 12	Carbonate 20 @ 20	Chloride (Gran.) 10 1/2 @ 25				
Balsams	Copaiba 90 @ 1 30	Fir (Canada) 2 55 @ 2 80	Fir (Oregon) 65 @ 1 00	Peru 3 00 @ 3 25	Tolu 3 00 @ 3 25				
Barks	Cassia (ordinary) 25 @ 30	Cassia (Saigon) 50 @ 60	Sassafras (pw. 50c) 60 @ 65	Soap Cut (powd.) 30c 18 @ 25					
Berries	Cubeb @ 1 25	Fish @ 2 35	Juniper @ 9 30	Prickly Ash @ 2 30					
Extracts	Licorice 60 @ 65	Licorice powd. @ 1 00							
Flowers	Arnica 25 @ 30	Chamomile (Ger.) 20 @ 25	Chamomile Rom. 50 @ 50						
Gums	Acacia, 1st 50 @ 55	Acacia, 2nd 45 @ 50	Acacia, Sorts 20 @ 25	Acacia, Powdered 35 @ 40	Aloes (Barb Pow) 25 @ 35	Aloes (Cape Pow) 25 @ 35	Aloes (Soc. Pow.) 65 @ 70	Asafoetida 50 @ 60	Pow. 75 @ 1 00
Gualac	Gualac 1 @ 80	Gualac, pow'd @ 90	Kino, powdered @ 1 20	Myrrh @ 60	Myrrh, powdered @ 65	Opium, powd. 19 65 @ 19 92	Opium, gran. 19 65 @ 19 92	Shellac 90 @ 1 00	Shellac Bleached 1 00 @ 1 10
Insecticides	Arsenic 15 @ 25	Blue Vitriol, bbl. @ 07	Blue Vitriol, less 08 @ 15	Bordea, Mix Dry 12 1/2 @ 25	Hellebore, White powdered 20 @ 30	Insect Powder 40 @ 55	Lead Arsenate Po. 17 @ 30	Lime and Sulphur Dry 9 @ 22	Paris Green 12 @ 39
Leaves	Buchu 1 35 @ 1 30	Buchu, powdered @ 1 30	Sage, Bulk 25 @ 30	Sage, 1/4 loose @ 40	Sage, powdered @ 35	Senna, Alex. 50 @ 75	Senna, Tinn. 30 @ 35	Senna, Tinn. pow. 25 @ 35	Uva Ursi 20 @ 25
Oils	Almonds, Bitter, true 7 50 @ 7 75	Almonds, Bitter, artificial 4 00 @ 4 25	Almonds, Sweet, true 1 50 @ 1 80	Almonds, Sweet, imitation 75 @ 1 00	Amber, crude 1 50 @ 1 75	Amber, rectified 1 75 @ 2 00	Anise 1 25 @ 1 50	Bergamot 7 50 @ 7 75	Cajeput 1 50 @ 1 75
Potassium	Bicarbonate 35 @ 40	Bichromate 15 @ 25	Bromide 69 @ 85	Bromide 54 @ 71	Chlorate, gran'd 23 @ 30	Chlorate, powd. or Xtal 16 @ 25	Cyanide 30 @ 40	Iodide 30 @ 40	Permanganate 20 @ 30
Roots	Alkanet 30 @ 35	Blood, powdered 35 @ 40	Calamus 35 @ 40	Elecampane, pwd 25 @ 30	Gentian, powd. 20 @ 30	Ginger, African, powdered 30 @ 35	Ginger, Jamaica, powdered 55 @ 60	Godenseal, pow. @ 7 50	Ipecac, powd. 3 75 @ 4 00
Seeds	Anise 35 @ 40	Anise, powdered 35 @ 40	Bird, Is 13 @ 17	Canary 13 @ 20	Caraway, Po. 30 25 @ 30	Cardamon @ 4 00	Coriander pow. 30 20 @ 25	Dill 14 @ 20	Fennel 08 @ 15
Tinctures	Aconite @ 1 80	Aloes @ 1 45	Arnica @ 1 10	Asafoetida @ 2 40	Belladonna @ 1 35	Benzoin @ 2 65	Benzoin Comp'd @ 2 55	Buchu @ 2 35	Cantharadles @ 2 35

Paints.
Lead, red dry 15 1/2 @ 15 1/2
Lead, white dry 15 1/2 @ 15 1/2
Lead, white oil 15 1/2 @ 15 1/2
Ochre, yellow bbl. @ 2 1/2
Ochre, yellow less 3 @ 6
Red Venet'n Am. 3 1/2 @ 7
Red Venet'n Eng. 4 @ 8
Putty 5 @ 8
Whiting, bbl. @ 4 1/2
Whiting 5 1/2 @ 10
L. H. P. Prep. 3 05 @ 3 25
Rogers Prep. 3 05 @ 3 25

Miscellaneous
Acetanaldid 47 @ 55
Alum 08 @ 12
Alum, powd. and ground 09 @ 15
Bismuth, Sublimate 3 54 @ 3 59
Borax xtal or powdered 07 @ 13
Cantharades, po. 1 75 @ 2 25
Calomel 1 93 @ 2 09
Capsicum, powd 4 8 @ 5 6
Carmine 7 00 @ 7 50
Casia Buds 30 @ 35
Cloves 50 @ 55
Chalk Prepared 14 @ 16
Chloroform 51 @ 60
Chloral Hydrate 1 36 @ 1 85
Cocaine 12 10 @ 12 80
Cocoa Butter 50 @ 75
Corks, list, less 40 @ 10
Copperas 2 1/2 @ 10
Copperas, Powd. 4 @ 10
Corrosive Sublim 1 53 @ 1 76
Cream Tartar 31 @ 38
Cuttle bone 40 @ 50
Dextrose 6 @ 15
Dover's Powder 3 50 @ 4 00
Emery, All Nos. 10 @ 15
Emery, Powdered 8 @ 10
Epsom Salts, bbls. @ 1 00
Epsom Salts, less 3 1/2 @ 10
Ergot, powdered @ 1 00
Flake, White 15 @ 20
Formaldehyde, lb. 12 @ 30
Gelatin 90 @ 1 05
Glassware, less 55 %
Glassware, full case 60 %
Glauber Salts, bbl. @ 0 1 1/2
Glauber Salts less 04 @ 10
Glue, Brown 21 @ 30
Glue, Brown Grd 15 @ 20
Glue, white 27 1/2 @ 35
Glue, white grd. 25 @ 35
Glycerine 25 @ 45
Hops 6 45 @ 6 90
Iodoform 7 15 @ 7 65
Lead Acetate 20 @ 30
Mace @ 1 45
Mace, powdered @ 1 50
Menthol 16 00 @ 16 50
Morphine 11 18 @ 11 93
Nux Vomica @ 7 30
Nux Vomica, pow 17 @ 25
Pepper black pow. 3 1/2 @ 4 00
Pepper, White 42 @ 50
Pitch, Burgundy 10 @ 15
Quassia 12 @ 15
Quinine 72 @ 1 32
Rochelle Salts 30 @ 35
Saccharine @ 3 30
Salt Peter 11 @ 22
Selditz Mixture 30 @ 40
Soap, green 15 @ 30
Soap mott cast. 22 1/2 @ 25
Soap, white castile case @ 12 50
Soda, Ash 2 @ 15
Soda Bicarbonate 3 1/2 @ 10
Soda, Sal 02 1/2 @ 0 68
Spirits Camphor @ 1 35
Sulphur, roll 3 1/2 @ 10
Sulphur, Subl. 04 @ 10
Tamarinds 20 @ 35
Tartar Emetic 70 @ 75
Turpentine, Ven. 50 @ 75
Vanilla Ex. pure 1 75 @ 2 25
Vanilla Ex. pure 2 50 @ 3 00
Zinc Sulphate 06 @ 15

GELATINE table with items like Jello-O, Knox's Sparkling, Knox's Acidu'd, Plymouth, Quaker, etc.

HORSE RADISH table with Per doz., 5 oz.

JELLY AND PRESERVES table with Pure, Imitation, Pure 6 oz. Asst., Buckeye, etc.

JELLY GLASSES table with 8 oz., per doz.

OLEOMARGARINE table with Kent Storage Brands, Van Westenbrugge Brands, etc.



NUCOA, Wilson & Co.'s Brands, Nut, Special Role

MATCHES

Match table with Swan, Diamond, Searchlight, Ohio Red Label, etc.

MOLASSES



Molasses table with Gold Brer Rabbit, Aunt Dinah Brand, New Orleans, etc.

FRESH MEATS table with Beef, Lamb, Pork

NUTS table with Almonds, Pecans, Walnuts, etc.

SALETS table with Almonds, Pecans, Walnuts, etc.

OLIVES table with Bulk, 5 gal. keg, Bulk, 2 gal. keg

PROVISIONS table with Clear Back, Dry Salt Meats, Lard, Sausages, Smoked Meats, etc.

PARIS GREEN table with 1s, 1s and 5s



BEL CAR-MO BRAND PEANUT BUTTER table with 8 oz., 2 doz. in case, etc.

PETROLEUM PRODUCTS table with Iron Barrels, Perfection Kerosine, Red Crown Gasoline, etc.

Polarine

Polarine table with Iron Barrels, Light, Medium, Heavy, Special heavy, Extra heavy, etc.



SEMDAC table with 12 pt. cans, 12 qt. cans

PICKLES table with Barrel, 1600 count, Half bb's., 800 count, etc.

PIPES table with Fancy Open Kettle, Choice, Fair

PLAYING CARDS table with Battle Axe, er doz., Blue Ribbon, Bicycle

POTASH table with Babbitt's 2 doz.

FRESH MEATS table with Beef, Lamb, Pork

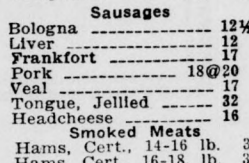
SALETS table with Almonds, Pecans, Walnuts, etc.

OLIVES table with Bulk, 5 gal. keg, Bulk, 2 gal. keg

SALETS table with Almonds, Pecans, Walnuts, etc.

PROVISIONS table with Clear Back, Dry Salt Meats, Lard, Sausages, Smoked Meats, etc.

PARIS GREEN table with 1s, 1s and 5s



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POTASH table with Babbitt's 2 doz.

FRESH MEATS table with Beef, Lamb, Pork

SALETS table with Almonds, Pecans, Walnuts, etc.

OLIVES table with Bulk, 5 gal. keg, Bulk, 2 gal. keg

SALETS table with Almonds, Pecans, Walnuts, etc.

Table with Morton's Salt, Worcester, Ivory Salt



Table with Morton's Salt, Worcester, Ivory Salt

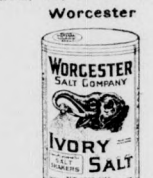


Table with Morton's Salt, Worcester, Ivory Salt

Table with Soap, Kitchen Kleenzer

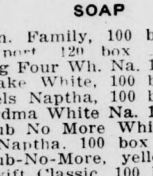


Table with Soap, Kitchen Kleenzer

Table with Soap, Kitchen Kleenzer

Table with Soap, Kitchen Kleenzer



Table with Soap, Kitchen Kleenzer

Table with Soap, Kitchen Kleenzer

Table with Queen Ann, Rinsol, Rub No More, Spotless Cleanser, Sani Flush, Sapollo, Soapine, Snowboy, Speedee, Sunbrite, Wyandotte

Table with Spices: Whole Spices, Pure Ground in Bulk

Table with Spices: Pure Ground in Bulk, Seasoning

Table with Spices: Seasoning, STARCH, Corn

Table with Spices: STARCH, Corn, Gloss

Table with Spices: Gloss, CORN SYRUP

Table with Spices: CORN SYRUP, Penick Golden Syrup

Table with Spices: Penick Golden Syrup, Crystal White Syrup

Table with Spices: Crystal White Syrup, Penick Maple-Like Syrup

Table with Spices: Penick Maple-Like Syrup, Corn, Unkle Ned

Table with TABLE SAUCES, Tea

Table with TABLE SAUCES, Tea

Table with TABLE SAUCES, Tea, Gunpowder

Table with TABLE SAUCES, Tea, Ceylon, English Breakfast, Oolong

Table with TABLE SAUCES, Tea, TWINE

Table with TABLE SAUCES, Tea, WICKING, Baskets

Table with TABLE SAUCES, Tea, WOODENWARE, Churns

Table with TABLE SAUCES, Tea, WOODENWARE, Egg Cases

Table with TABLE SAUCES, Tea, WOODENWARE, Mop Sticks

Table with TABLE SAUCES, Tea, WOODENWARE, Pails

Table with TABLE SAUCES, Tea, WOODENWARE, Traps

Table with TABLE SAUCES, Tea, WOODENWARE, Tubs, Washboards

Table with TABLE SAUCES, Tea, WOODENWARE, Window Cleaners, Wood Bowls

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 21—On this day was held the final meeting of creditors in the matter of Cole & Ciow, Bankrupt No. 2533. The bankrupts were not present or represented. No creditors were present or represented. One additional claim was approved and allowed. The trustee's final report and account was approved and allowed. The administration expenses were ordered paid and a first and final dividend of 12 per cent. paid to general creditors. The matter was then adjourned without date and the same will be closed and returned to the district court in due course.

Sept. 13. We have to-day received the order of reference and adjudication in the matter of Albro E. Young, Bankrupt No. 2402. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The schedules have been ordered, and when the same are received, the first meeting of creditors will be called, and list of creditors, will be made herein. This case is an involuntary case.

Sept. 15. We have to-day received the schedules, order of reference and adjudication in the matter of Oscar Halbert, Bankrupt No. 2744. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids 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 \$1,171.09. The court has written for funds and, upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of the creditors of said bankrupt is as follows:

Commonwealth Loan Co., Grand Rapids	\$100.00
Dr. Droskey, Grand Rapids	205.00
Marcel Rolkoski, Grand Rapids	50.00
St. Mary's Hospital, Grand Rapids	50.00
Isaac J. DeFouw & Sons, Grand Rapids	11.00
Lincoln Grocery, Grand Rapids	103.00
Grant & Huizenga, Grand Rapids	56.00
Herpolsheimer Co., Grand Rapids	24.00
Mich. Trust Co., Grand Rapids	1.50
Dr. F. J. Lee, Grand Rapids	10.50
Connors Coal Co., Grand Rapids	24.00
P. Steketee & Sons, Grand Rapids	250.00
Chas. LaLande Second Hand store, Grand Rapids	27.00
Hake Coal & Fuel Co., Grand Rapids	3.00
Prange Family Store, Grand Rapids	30.00
National Credit Clothing Co., Grand Rapids	50.00
Hartman Furn. Co., Chicago	25.00

Sept. 15. We have to-day received the schedules, order of reference and adjudication in the matter of John DeBoe, Bankrupt No. 2711. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is not stated in the schedule. The schedules show assets of \$150, which the full interest is claimed as exempt, with liabilities of \$330. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of said bankrupt is as follows:

A. J. Wallman, Grand Rapids	\$550.00
Martin De Boe, Grand Rapids	100.00
Cornelius Stevens, Grand Rapids	50.00
Isaac DeBoe, Grand Rapids	130.00

Sept. 15. We have received the schedules, order of references and adjudication in the matter of Andrew R. Huizenga, Bankrupt No. 2772. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Kalamazoo and his occupation is that of a grocer and dealer in meats. The schedule shows assets of \$3,000, of which \$250 is claimed as exempt, with liabilities of \$3,519.90. The first meeting will be called promptly and note of the same made herein. The list of the creditors was as follows:

City of Kalamazoo, Kalamazoo	\$ 48.07
Richard Huizenga, Kalamazoo	500.10
Sam Rosenbaum and Sam Willage, Kalamazoo	75.00
D. M. Ferry Seed Co., Detroit	11.95
Lee & Cady, Kalamazoo	250.00
A. W. Walsh & Co., Kalamazoo	47.00
Harry Lewis & Co., Kalamazoo	31.00
Swift & Co., Chicago	113.12
Hekman Biscuit Co., Kalamazoo	80.50
Wollson Spice Co., Toledo	117.12
G. H. Hammond & Co., Chicago	40.00
Oscar Mayer & Co., Chicago	108.60
Berkley & Blodgett Co., Chicago	77.00
Goodrich Candy Co., Kalamazoo	33.28
Star Paper Co., Kalamazoo	113.10
Climax Packing Co., Climax	22.08
E. S. Trading Stamp Co., Toledo	65.00
Vanderberg Bros., Kalamazoo	40.00
Vette & Zunkers, Chicago	9.20
Dougherty Cider Mill, Kalamazoo	9.00
Crystal Candy Co., Kalamazoo	15.00
Sturgis Grocery Co., Sturgis	68.00
A. L. Ashton, Kalamazoo	1,377.00
Richards Huizenga, Kalamazoo	19.00
Geo. H. Jung Co., Cincinnati	13.00
Johnson Paper Supply Co., Kalamazoo	67.00
Southworth & Stewart, Galesburg	31.00
Kal. Creamery Co., Kalamazoo	5.50
Mich. Bell Tele. Co., Kalamazoo	31.00
Carl Skinner & Sons, Kalamazoo	31.00

Sept. 15. On this day was held the first meeting of creditors in the matter of Powers-Butler Co., Bankrupt No. 2764. The bankrupt was present by its president and by Corwin & Norcross, attorneys for the bankrupt. Creditors were present in person and represented by G. R. Cred-

it Men's Association. Claims were proved and allowed. The president of the bankrupt corporation was sworn and examined without a reporter. Mr. Howard L. Boggs was elected trustee and the amount of his bond placed by the referee at \$2,000. The matter then adjourned without date.

In the matter of John Prawdzik, Bankrupt No. 2769, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

In the matter of Ervin Mishler, Bankrupt No. 2767, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

In the matter of Grewe & Humberg and Otto P. Grewe and Bruno Humberg, Bankrupt No. 2770, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

In the matter of Andrew R. Huizenga, doing business as Huizenga Bros., Bankrupt No. 2772, the first meeting has been called for Sept. 30.

In the matter of Henry La Coss, Bankrupt No. 2754, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

Sept. 17. We have to-day received the schedules, order of reference and adjudication in the matter of A. H. Roberts, Bankrupt No. 2775. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Three Rivers and his occupation is that of a grocer. The assets of this estate is \$1,045.50, with liabilities of \$2,270.16. A custodian has been appointed. The first meeting of creditors will be called promptly and note of the same made herein. The list of the creditors of the bankrupt is as follows:

G. E. Jensen, Kalamazoo	\$ 30.00
National Cash Reg. Co., Dayton	335.00
Blodgett-Beckley Co., Toledo	72.65
G. E. Bursley Co., Elkhart	201.67
Burley & Winter, Cooksville, Ohio	29.12
Butler Bros., Chicago	71.56
Bishop Gro. Co., Buchanan	17.90
Corbin Son Co., Chicago	19.25
Dudley Paper Co., Lansing	19.41
Chase & Sanborn, Chicago	21.45
Constantine Cream, Constantine	55.90
J. H. Lewis Co., Kalamazoo	69.03
Taylor Produce Co., Kalamazoo	38.24
Natl Biscuit Co., Kalamazoo	44.32
Johnson & Ly, Kalamazoo	19.35
H. J. Henz Co., Chicago	17.65
Perfection Biscuit Co., South Bend	137.67
Proctor & Gamble, Detroit	25.22
Producing Co., Kalamazoo	12.50
F. A. Rohrer, Three Rivers	6.08
Roto Speed Co., Dayton	3.85
Rothchild Bros. Co., Ft. Wayne	28.92
South Mich. Gro. Co., Co. dwater	324.76
Sturgis Gro. Co., Sturgis	153.26
Veller Broom Co., Hillsdale	12.00
Troco Co., Chicago	6.30
Cottingham Bros. Co., Toledo	8.00
H. P. Buzzell Co., Kalamazoo	10.20
A. W. Walca Co., Kalamazoo	109.45
A. R. Walker Candy Co., Owosso	5.50
Wilson & Co., Chicago	54.23
Merchants Adv. Co., Adrian	37.62
A. E. Howard, Three Rivers	70.00
First Nat'l Bank, Three Rivers	100.00
A. T. Avery, Three Rivers	4.00

Sept. 17. We have to-day received the schedules, order of reference and adjudication in the matter of Frank Shembarger, Bankrupt No. 2776. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the village of Derby and he conducts a general store. The schedules show assets of \$3,077.13, of which \$500 is claimed as exempt, with liabilities of \$4,288.39. The first meeting of creditors will be called promptly and note of the same made herein. The list of the creditors of the bankrupt is as follows:

Frank P. Deja, Derby	\$ 75.00
Frances Deja, Derby	15.00
Anna Deja, Derby	30.00
Albert Post, St. Joseph	600.00
Aber-Grimm Hdw. Co., St. Joseph	22.00
G. C. Bursley, Niles	492.00
Wm. Karentson, Benton Harbor	174.00
Baitinger & Dornier, St. Joseph	240.00
Chase & Sanborn, Chicago	50.00
Frank P. Cupp, Stevensville	32.40
Peter Friedman, Benton Harbor	52.00
Franklin MacVeagh Co., Chicago	238.00
Keystone Steel & Wire Co., Peoria	737.00
Moderwell Coal Co., Chicago	265.00
Mishawaka Woolen & Rbr. Co., Mishawaka	140.00
Fred Potter, St. Joseph	150.00
Seiber Oil Co., St. Joseph	340.00
Toledo Rex Spray Co., Toledo	475.76
Union Banking Co., St. Joseph	350.00
John Wallace Sons Co., St. Joseph	30.00
U. S. Rubber Co., Chicago	89.02
Evans Coal Co., Detroit	40.00
B. H. Monument Co., Benton Har.	110.00
J. H. Biersdorf & Bro., Chicago	18.36
Kidd Dater & Price, Benton Harbor	30.82
Butler Bros., Chicago	52.43

In the matter of John De Boe, Bankrupt No. 2771, the funds for the first meeting have been received and such meeting has been called for Sept. 30.

Sept. 18. On this day was held the adjourned special meeting of creditors in the matter of Samuel Rosenbaum, Bankrupt No. 2641. The bankrupt was not present or represented. The trustee was present by Connine & Connine. The trustee's report under the trust mortgage was considered and approved and allowed. The matter was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Marion C. Kister, Bankrupt No. 2763. The bankrupt was present in person and by attorney, A. W. Penny. No creditors were

Walker
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Makes Good Chocolates

Thousands of Retailers say

Deserve the Popularity They Enjoy

The Ohio Match Sales Co.
WADSWORTH, OHIO

A good seller
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HOLLAND RUSK
AMERICA'S FINEST TOAST

Place your order today
All jobbers

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Holland, Michigan

No Tools Required

In the Proudfit Loose Leaf Binder, a quarter turn of the key release all the sheets in the book.

The Proudfit open style of punching, allows pages to be removed or inserted in a fraction of the time required with the clumsier devices.

The cut above shows how easy Proudfit binders are to work on. The pages lie flat.

Proudfit makes loose leaf devices of all kinds.

Agencies in all principal cities.

PROUDFIT LOOSE LEAF CO.
21 Logan Street
Grand Rapids, Mich.

present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. One claim was proved and allowed. The matter was then adjourned without date and closed and returned to the district court as a no asset case.

On this day also was held the first meeting of creditors in the matter of Counsel G. Wilson, Bankrupt No. 2765. The bankrupt was present in person and by attorney, Willard G. Turner. Creditors were present in person and by attorneys, R. J. Cleland; Corwin & Norcross; G. R. Credit Men's Association; Norris, McPherson, Harrington & Waer, and Connine & Connine. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter taking the testimony. H. L. Boggs was elected trustee and the amount of his bond placed by the referee at \$5,000. The matter was then adjourned without date.

In the matter of International Vinegar Co., Bankrupt No. 2662, the offer of Guarantee Bond & Mortgage Co. of \$1,240 for certain items of the personal property was accepted and confirmed.

In the matter of Edd B. Nieboer, Bankrupt No. 2602, the final dividend sheets have been prepared and the final dividend is 31.21 per cent. A total of 41.21 per cent. has been paid to creditors holding general claims.

Sept. 21. On this day was held the adjourned first meeting of creditors in the matter of Geo. L. Slate, Bankrupt No. 2761. The bankrupt was not present or represented. The trustee was present in person and by Fred G. Stanley, attorney. Creditors were present in person and by attorneys. The matter was further adjourned to Sept. 25.

On this day also was held the final meeting of creditors in the matter of Nicholas Hertel, Bankrupt No. 2713. The bankrupt was not present or represented. The trustee 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 preferred tax and preferred labor claims as far as the funds would permit. There were no funds for dividends to ordinary creditors. There were no objections to the discharge of the bankrupt. The matter was then adjourned without date and will be closed and returned to the district court in normal course.

Sept. 21. On this day was held the final meeting of creditors in the matter of Edwin F. Howe, Bankrupt No. 2655. The bankrupt was present in person. The trustee was not present or represented. The attorney for the bankrupt was present. Creditors were also present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of such pro rata share of the preferred claims as the funds would permit. There will be no dividends to general creditors. There were no objections to the discharge of the bankrupt. The meeting was then adjourned without date and the matter will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Wilard A. Hoebeke, Bankrupt No. 2678. The bankrupt was not present or represented. The trustee was not present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. The balance of the accounts receivable were sold at auction. An order was made for the payment of administration expenses and for the declaration and payment of a final dividend to creditors. The percentage of final dividend has not been determined at this date, and upon determination of the same note of the amount will be given here. No objections were entered to the discharge of the bankrupt. The meeting then adjourned without date and the case will be closed and returned to the district court.

Several Articles Are in Favor.

In the good business that is now passing in the part of the jewelry trade which specializes in the cheaper merchandise a number of articles are doing well. Necklaces of imitation pearls of various sizes, styles and colors are very active and there is also a nice demand for ornaments featuring seed pearls. These take the form of novelty brooches, bar pins, etc. In bracelets of the popular-priced variety there is a growing call for those of the rigid, hinged type, some of which are pierced and set with imitation colored stones in a wide range of shades. In articles of less direct personal adornment the call continues active for novelties in compacts, those of the sifter-top order being in particular favor.

Promise in Indian Sport Coats.

From present indications one of the best-selling novelties of the current ready-to-wear season will be Indian sport coats. The real ones are made out of blankets featuring Indian design motifs in multi-colored patterns, and they can be told from coats made of piece goods, which are cheaper, by the inclusion in the former of the elaborate borders of the blanket. They run from 32 to 40 inches in length, and are especially popular at retail prices ranging from \$15 up. So far they have been particularly active in sizes 13, 15 and 17 for juniors and sizes 14 to 20 for misses. They are expected to take very strongly with school and college girls for wear over balbriggan sport suits and a good call for them from girls in general is also looked for.

General Hosiery Outlook Better.

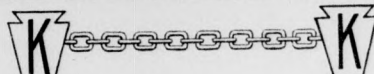
Expectations of a broadening in actual business in hosiery are being realized. As yet the increase has none of the characteristics of a spurt, the special news letter of the National Association of Hosiery and Underwear Manufacturers says, but, though moderate, it is steady and general enough to warrant predictions of a decidedly healthy fall. Each day reports from different sections of the market become more encouraging, and each day the general outlook is brighter. Aside from actual buying and selling, the things that are receiving the most attention in the trade just now is the course of raw silk and the probability of higher prices for the finished goods as a result of the rise in the raw material.

Pile Materials Are Favored.

Thick pile materials are much in evidence in the current showings of children's coats in the New York market, and beaver, squirrel and other soft furs are extensively used in collar and cuff trimmings. A number of houses are displaying hats with coats. For the most part they are felt or velvet and, while they do not match the materials of the coats, they harmonize with them in color. A novelty in the lines made for children of from 1 to 3 years of age, according to the United Infants' Children's and Junior Wear League of America, is the so-called blanket set. This is composed of a coat and hat made of two-faced blanket material, usually of some light shade and trimmed with touches of embroidery.

To Hold Autumn Neckwear Week.

Business in men's neckwear is showing a healthy increase, with Fall orders substantially ahead of last year at this time, according to prominent manufacturers here. Retailers have been sending in reorders for both bright patterned cut silk ties and the higher grades of knitted silk scarfs. The retailers are signaling the start of real Fall activity by the holding of "Autumn Neckwear Week" from Sept. 26 to Oct. 3. The slogan "tie-dy Up" has been selected to spread effectively the work of sales promotion among customers. Bright colors continue to dominate in nearly all types of neckwear. Stripes likewise hold their prominent position in the vogue.



\$1,000,000

FEDERATED UTILITIES

First Mortgage Collateral Gold Bonds Series A, at par and interest to Yield

6%

Company owns and operates the Michigan Federated Utilities and the Palm Beach Gas Co. serving gas to eleven Michigan cities, Owosso, Corunna, Marshall, Plymouth, Northville, Alma, Ithaca, St. Louis, Breckinridge, Alpena and Sault Ste. Marie, and to Palm Beach and West Palm Beach, Fla. Combined properties appraised at \$2,200,000, or more than twice this bond issue. Net earnings for year ending July 31, 1925, more than twice interest requirements. Current earnings indicate 3 1/2 times interest requirements for calendar year 1925.

A. E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

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Sand Lime Brick

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

Brick is Everlasting

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Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction.

Our Collection Service

Must make good to you or we will. "There's a Reason"

DEBTORS PAY DIRECT TO YOU AND IT'S ALL YOURS Only the one small Service Charge—absolutely no extras.

References: Any Bank or Chamber of Commerce of Battle Creek, Mich.

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208-210 McCamly Bldg.
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Business Wants Department

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

SALESMAN WANTED

We have some excellent territories open for good men, preferably above 35 years and with store management experience. We manufacture a line of Simplified Accounting Systems that are literally sweeping the country. Purely commission basis and our men average \$75 to \$150 weekly. High class, clean, pleasant work. Write fully concerning yourself in first letter. THE BECK-NOR COMPANY, 1015 Seventh St., Salina, Kansas.

For Sale—Hardware and grocery, small town, Holland settlement. About \$8,000. Address No. 49, c/o Michigan Tradesman. 49

ONE of the most exclusive and up-to-date flower shops in Michigan. Located at Ann Arbor. Established thirteen years. Doing wonderful business. Lease alone will pay back purchase price in six years. Reason for selling, ill health. Sell for cash only. If you haven't the money, don't answer. Address Flanders For Flowers, 320 East Liberty street, Ann Arbor, Mich., for price. 50

FOR SALE—Hardware, paint, glass, kitchen utensils, sheet metal and furnace business in very best location. Also buildings for sale or rent. Owned by father and son for thirty-nine years. Address Charles Cammerer, Dayton, Ohio. 51

For Sale—Two-station Lamson cash railway, in good condition. Cheap. B. Steketee, Holland, Mich. 52

FOR SALE—Meat market. Good business, good location. Inquire of P. L. Green, Sunfield, Mich. 53

For Sale—Stock and good will of fine, going stationery and toy business in good school city of 5000. Located in best business section, with splendid opportunity to expand in glassware, picture framing, wall paper, and musical merchandise. Can continue lease. Other interests demand manager's time. Graphic Shop, Big Rapids, Michigan. 54

DEPARTMENT STORE—IN THE FASTEST growing town in Dade county, Florida. The largest and oldest store is for sale by its owner, "an old timer," who is compelled to devote his attention to other interests. Adv. terms to desirable party. SHERWOOD HODSON, Homestead, Florida. 55

GRAIN elevator, feed mill, in good farming locality, forty miles north Detroit on Michigan Central. Price right. H. C. Schlicht, Thomas, Mich. 40

GROCERY FOR SALE—In live city in Southern Michigan. Doing \$500 weekly. Good location. Address No. 41, c/o Michigan Tradesman. 41

Wanted—Commission salesmen with established territory to sell mop sticks, vacuum washers, and similar merchandise. W. E. Kautenberg Co., Department G., Freeport, Ill. 42

GENERAL STORE—Building, house and one acre, eighteen miles from Grand Rapids. Monthly receipts \$1,500—\$2,500. Owner's death reason for selling. Inquire A. Barnum, Alaska, Mich., R. F. D. 2, Ca'edonia. 44

DRUG STORE—Good business, cheap rent, clean stock. Small payment down takes this. Address No. 45, c/o Michigan Tradesman. 45

CONFECTIONERY AND LUNCH ROOM—Living rooms in connection. Doing fine business. Good reason for selling. Price \$1,000, \$500 down. C. J. Wells, Cedar Springs, Mich. 46

CONFECTIONERY AND BUILDING—Price \$2,250. On Main street. Inquire Charles King, Hart, Mich. 47

VARIETY STORE—Stock and fixtures \$1,500. Ill health, must sell at once. Van Dusen Variety Store, Lowell, Mich. 48

JEWELRY STORE FOR SALE—Building 29x45 feet, big basement; cement block, garage, electric sign. Six fine rooms up stairs. Must sell on account of sickness. See J. H. Labe, 1436 Grandville Ave., Grand Rapids, Mich. 27

FOR SALE—Dry goods, ladies furnishings and notion stock in thriving village forty-two miles north Detroit on State trunk line. Only stock in village of any account. MONEY MAKER. Fine brick building, good lease. Inventory \$8,000. Box 35, Memphis, Mich. 36

For Sale—McCray refrigerator, size 8x 6x9 ft. 10 inches high. Practically new. In first-class condition. A bargain. Inquire of Wm. Todd, Bronson, Mich. 20

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

CASH For Your Merchandise!

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

No Incentive To Purchase Flour Heavily.

Written for the Tradesman.

There has been very little change in the price of wheat during the past week. Futures are quoted to-day at approximately the same figure as a week ago to-day, possibly a cent lower. Prices are fairly well stabilized, apparently high enough based on the world's crop of wheat.

Generally speaking, threshing returns have been better than anticipated; consequently, totals for the United States and Canadian crops have been enlarged. It is now claimed the United States has produced at least 700,000,000 bushels, about 170,000,000 less than last year, but our prices are considerably above the world's market, enough above, in fact, so that further advances at home would result in the importation of Canadian grain. This action, of course, would tend to equalize values or force United States' prices closer to the world basis.

Some authorities claim the world's crops is as much as 20 per cent. greater than last year. This appears like an over-statement. It may prove to be 10 per cent. greater and in that event the tail end of the 1925-1926 crop of wheat will bring a lower price than is being obtained at the present time.

It must be borne in mind, however, that domestic prices of grain and other farm products are not at all out of line with the cost of manufactured products to the farmer. For the past three years they have been very much under the value of manufactured products, which has resulted in limited buying power on the part of the agriculturist. However, manufactured products are showing a tendency to decline. Many lines have declined, while farm products are bringing more money, which is as it should be. It places the farmer in a more favorable position and increases his buying power as well as his prosperity.

We can see no reason why the trade should hesitate to cover normal requirements up to thirty days ahead, but there is positively no incentive to purchase heavily for three or four months' delivery. Lloyd E. Smith.

John V. Farwell Co. Sells To Competitor.

Chicago, Sept. 23—Papers were signed last night whereby Carson Pirie Scott & Co., take over the entire business and properties of the John V. Farwell Co., one of the oldest and best known wholesale dry goods concerns in the country.

The transfer becomes effective October 10 and Carson Pirie Scott & Co. will continue the business in the present Market street location.

The John V. Farwell Co. was established in 1852 by the late John V. Farwell, Sr., and through years of steady growth has been doing a huge volume of business in nearly every state in the Union. Their big warehouse and salesroom are familiar to Chicagoans, fronting on the East bank of the River and extending the entire block between Monroe and Adams streets, fronting on Market.

The purchase of the entire business adds another chapter to the phenomenal growth of Carson Pirie Scott & Co. and serves to strongly emphasize its position as one of the foremost mercantile concerns in the world. Their present wholesale buildings extend a block on Adams street, running from

Franklin to Market streets, just opposite the newly acquired Farwell property. Their huge warehouse at 18th street and the River is but one of a number of similar buildings scattered throughout the city.

The business was started in 1854 at La Salle, Illinois, where the first day's sales amounted to \$28. Later the business was moved to Amboy, Illinois, with branch stores at Mendota, Polo and Galena. In 1864 the wholesale store was opened in Chicago to furnish to their retail stores and other retail dealers. Two years later the retail store in Chicago was opened. Both stores have year by year increased in importance. In the year 1885 Carson Pirie Scott & Co. bought out the important retail business of Charles Gossage & Co., located at State and Washington streets. In 1891 the well-known firm of Storm & Hill, wholesale distributors, wished to retire from business, and it was the enterprising house of Carson Pirie Scott & Co. which purchased their stock.

In the year 1904 Carson Pirie Scott & Co. bought the business of H. G. Selfridge & Co. and transferred their retail business to the larger premises at State and Madison streets. Even this large building soon was too small for their ever increasing business, and two years later an additional building was built for them adjoining on the South. Since then all of the State street buildings to the South, including the Mentor building and the De Jonghe building have been acquired. Additional frontage on Wabash avenue, including the Thomas Church building at 32 and 34 South Wabash avenue have been secured.

Carson Pirie Scott & Co. is what might be called "a business of sons." Andrew MacLeisch, who joined the firm in 1867, is the only senior member of the firm alive. His son, Bruce Mac Leisch, is now a member of the firm as well as S. C. Pirie, J. T. Pirie and Gordon L. Pirie, whose father, the late John T. Pirie, was the founder. S. C. Pirie's son and J. T. Pirie's son are with the concern. John W. Scott, Robert L. Scott and Frederick H. Scott, all members of the firm, are sons of the late John E. Scott, a senior member of the firm. Other directors are John Wood, Paul Hartmann and Charles B. Miller.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 22—The fair at Pickford last week was a decided success. On Friday, the last day, the attendance was over 2,000, which is the largest attendance in thirty-nine years. Considering the size of Pickford, we would say that that was some crowd. The ball game between Cedarville and the Carbide nine was some game, resulting in a victory for the Carbide team, with a score of 10 to 6. The horse races were also exceptionally good. The directors have every reason to feel satisfied over their endeavors to make this far a success.

The steamer City of St. Ignace, of the D. & C. Navigation Co., made its first trip to the Soo last Thursday, with a large number of passengers from Detroit and Cleveland. After seeing the sights in the afternoon, they invited Sooiters on board in the evening to attend the dance, music being furnished by the ship's orchestra. The officials were well pleased with the tour and plan on making the trip an annual affair.

Harry Kemp, of the Kemp Bros. Coal Co., left last week for Miami, Fla., to look over some large real estate holdings they own, with a view of making a sale. He was accompanied by Charles Chipley, land expert here.

Work on the new Wynn garage began last week. When completed it will be one of the best garages in Cloverland. Mr. Wynn deals only in Dodge cars. He expects the building

will be ready for occupancy this winter.

Pedestrians don't make very good shock absorbers and, besides, they spatter up your car something awful.

Monday morning, Oct. 5, a motor cavalcade which has been long planned in celebration of the completion of the Dixie highway will be started in the Soo. Any and all motorists are urged to participate in the trip and more will be added to the cavalcade as the caravan nears its ultimate destination, which is Miami, Florida. Almost every town of any consequence throughout the route of the highway will have some of its motorists in the caravan. So far as the Soo is concerned, about 100 cars are scheduled to leave here on the morning of the 5th and start the affair. An official Soo car will be driven the entire distance, with appropriate signs on it, advertising Sault Ste. Marie, Michigan. George Chandler will be the official driver. A dinner will be held at the Country club on the evening before the 5th, boosting the cavalcade and celebrating the tenth anniversary of this advent.

If we profited by all of our mistakes we soon would have enough of them to make us rich.

It has been reported that the Park Hotel, one of our leading hotels, is to close for the winter this year, which will be the first time this has happened since it has been in the business that it had not kept open the entire year. While we still have ample hotel accommodations to care for the winter business, the traveling public will miss the Park, which has served the public so satisfactorily all these years.

Schools have started. The kid's vacation has ended. And mother's vacation has begun.

William G. Tapert

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 22—The King Collins Co. has sold its dry goods stock at 1501 Wealthy street to Wm. E. Wallace, who will continue the business at the same location under the style of the Wallace Co.

W. E. Gibson, flour buyer for the Judson Grocer Co., has taken the road position for the same house rendered vacant by the retirement of A. V. Lindberg, who has purchased the C. Glenn Lewis grocery stock, 742 Franklin street.

E. B. Collins, manager of the Grand Rapids branch of Burnham Stoepel & Co., has been retired on a pension from his house and has returned to his home in Carson City. This will be sorry news to Mr. Collins' many friends who have always found him dependable to the nth degree. Nothing but best wishes accompany him in his retirement. The Grand Rapids office will be attended to hereafter by Wm. E. Wallace, general salesman; Ed. Covey, piece goods salesman and Walter Graham, box goods salesman.

James E. Granger, the Duluth wholesale grocer, is spending a few days with friends and relatives in the city.

Clarence J. Farley is in New York this week, purchasing goods for Farley & Co.

Representing the Grand Council of Michigan, United Commercial Travelers, and Grand Rapids Council, John D. Martin will attend the annual convention of the Michigan Hotel Association to be held in Kalamazoo Friday and Saturday of this week. This will

be the fifth consecutive annual meeting Mr. Martin has attended, representing and working for the interests of the United Commercial Travelers of Michigan. Mrs. Martin will accompany Mr. Martin on the trip, the meeting winding up with a banquet and ball Saturday evening at the New Burdick Hotel.

Sidelights on the Late William Widdicomb.

One of Mr. Widdicomb's characteristic expressions: "The sweetest music a man can hear is the sound of his own voice."

I was working alone in my office one hot Saturday afternoon when the telephone rang. The voice was that of Mr. Widdicomb, who proceeded to rebuke me for being at my desk on a hot half holiday, instead of out in the fields or woods.

"I accept your criticism," I replied, "but I would like to enquire where you are talking from?" "From the office," was the reply.

Mr. Widdicomb had little patience with the growth of trades unionism and communistic ideas in England, which was his birthplace. He said it reminded him of Carlyle's caustic characterization: "England has 35,000,000 people—mostly fools."

Use It Wisely.

Tact is just the art of making the other fellow feel more important than yourself.

It may not be your business to clean the store, but it is a part of your business to help keep it clean.

Central Power and Light Co.

1st Lien & Refunding 6½%

Due 1952

The total amount of mortgage debt outstanding against all properties of the Company and its Subsidiaries is but 57% of their replacement value.

The Company is now controlled by

Middle West Utilities Company

Net earnings of Central Power and Light Company for the year ended Jan. 31, 1925 were over 2.6 times interest requirements on entire funded debt, and are showing substantial increases for the current year.

To Yield over 6.30%

HOWE, SNOW & BERTLES INC.

Investment Securities

GRAND RAPIDS

New York Chicago Detroit

Handle Reynolds Shingles

For Profit and Satisfaction