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MICHIGAN TRADESMAN

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Forty-third Year — GRAND RAPIDS, WEDNESDAY, OCTOBER 7, 1925 — Number 2194

H. LEONARD & SONS

IMPORTERS AND WHOLESALE DISTRIBUTORS

FULTON STREET, CORNER COMMERCE AVENUE, - - - GRAND RAPIDS, MICHIGNA

Remarkable Showing of Fall and Holiday Goods at Reduced Prices

There never was a time when you could get as many and as good bargains, the kind that make people talk, as you can get right now, and we believe it would be interesting for you to know something about our low prices which you will notice as soon as you have seen our lines. Can you think of anything on which you can make 100 to 150 ***PER CENT PROFIT*** *except the* ***BARGAINS—SPECIALS—CLOSE OUTS***—*that we are offering from day to day?*

A good Fall volume at a good round profit is in the grasp of any retail merchant who has the enthusiasm and courage and the enterprise to seize it.

Why not get active now while we can fill your orders without waiting until it is too late—nothing is gained by delay. Come in person or send for catalog. ***DO IT NOW—TO-DAY.***

TERMS: Due January 1st, 1925, or 2% discount if paid November 10th. Shipment at once from Grand Rapids, Mich.

"Hercules" Toys

"HERCULES" Sand Crane
FOUR BIG NUMBERS
That Will Bring Oversize Business
SAND CRANE WRECKING AUTO
DUMP TRUCK ROADSTER
Sensational $1.00 Sellers
$2.25 to $150.00 Per Dozen

EUROPEAN CHINA

Cups and Saucers, Jugs, Tea Pots and Sets, Salad Bowls, Plates, Trays, Dishes. Etc.

CHINA AND PORCELAIN DINNERWARE
Beautiful Decorations and Popular Shapes.

Metal and Glass
CHRISTMAS TREE ORNAMENTS
A Huge Assortment

ELECTRIC TREE LIGHTS
With Colored Bulbs—Eight Light Outfit
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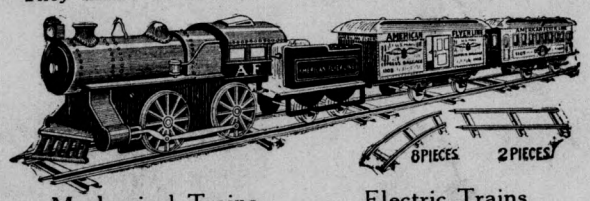
A selection of over 50 styles, including:
STEEL FRAME COLLAPSIBLE, FIBRE, REED, SULKIES, STROLLERS and PERAMBULATORS

"American Flyer" Mechanical and Electrical Trains

Engines are equipped with steel pinion gears throughout and highest grade carbon steel springs. As steel is much harder than brass the "AMERICAN FLYER" trains are guaranteed to last longer and give the best of service. They insure SATISFIED CUSTOMERS.



Mechanical Trains
35c to $4.50 Each

Electric Trains
$3.50 to $7.25 Each

"New Born" Crying and "Mama" Voice Dolls

"BYE-LO BABIES"
DRESSED DOLLS
JOINTED DOLLS
KID BODY DOLLS
CELLULOID DOLLS
RUBBER DOLLS
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NOVELTY DOLLS
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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 forerunners 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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Forty-second Anniversary Edition. Price twenty-five cents

MICHIGAN TRADESMAN

Forty-third Year | GRAND RAPIDS, WEDNESDAY, OCTOBER 7, 1925 | Number 2194

MICHIGAN TRADESMAN
(Unlike any other paper.)
Frank, Free and Fearless for the Good That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.
Published Weekly By
TRADESMAN COMPANY
Grand Rapids
E. A. STOWE. Editor.

Subscription Price.
Three dollars per year, if paid strictly in advance.
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.

ANOTHER MILE POST PASSED.

The comprehensive edition of the Tradesman sent out to its patrons this week celebrates the attainment of forty-two years of service to the merchant and the beginning of the forty-third year of successful publication under circumstances more flattering than have prevailed at any previous natal day.

This is the largest special issue the Tradesman has ever published. Several previous anniversaries have reached the dimensions of 128 pages and cover. This issue comprises 144 pages and cover, making it the largest trade publication ever put out in the Middle West, outside of Chicago. The Tradesman gladly embraces this opportunity to thank both contributors and advertisers for their generous assistance in making this year's anniversary so large in size and so interesting in point of contents.

Forty-two years seem like a long period, recorded by the calendar, but the career of the Tradesman has been so fraught with activity and so fruitful in accomplishment that the years have seemed all to short to do the things that needed to be done to justify the existence and continuation of the publication.

In the early days of the Tradesman I fought shy of the little word "I" and the use of the editorial "we" was taboo for many years, but long acquaintance with the readers of the Tradesman and close and constant contact with them during all these years have enabled me to bridge the gap between reader and writer to such an extent that I feel no hesitation in addressing them in the personal pronoun on the occasion of our annual anniversary publications.

The past year has clearly demonstrated that the fears entertained so many years that chain stores would ultimately absorb the retail distributing business of the country are utterly groundless. The failures of chain stores and chain store combinations have been larger in proportion than the failures of independent dealers. The chains have failed from the inherent weakness of the system. The failures among independent dealers have been confined almost wholly to incompetents who had no business to be behind the counter. The weak spot in independent merchandising to-day is the large percentage of men who drift into mercantile pursuits without any previous knowledge of the business and who soon pass on, blaming business conditions and chain store competition for their failures when, as a matter of fact, their non-success is due entirely to their own unfitness. When I call on a new merchant and suggest he post himself on the essential features of his business by subscribing for the Tradesman and he replies that he has "no time to read," I know instantly that he is doomed to failure. I make a notation of the circumstance in a little book I carry for that purpose and inside of a year I am always called upon to chronicle the retirement of the man from trade, invariably to the loss of his creditors and the sacrifice of the savings he has employed in his business venture.

The stereotyped remark about "no time to read" indicates that the speaker has no proper conception of the duties, responsibilities and opportunities of the merchant; that his proper status would be behind the plow or drag where hand service is equally as effective as mental alertness. The merchant who does not take and read the trade papers devoted to his calling never achieves success in business, because there is no occupation on earth where a man needs to keep himself keen on market values, conditions and prospects as is the case with the mercantile business. Unless he acquires this information and replenishes it weekly, he might as well be a hewer of wood or a drawer of water, so far as financial success or mental attainments are concerned.

In my opinion there never was a time when a merchant properly fitted for his occupation could succeed more surely than now, because there never was a time when the percentage of people who are willing to pay fair prices for merchandise sold under ideal conditions was so large as at present. The underlying cause of most failures in the mercantile business is due to lack of experience on the part of many men who assume that the possession of a few hundred or thousand dollars is sufficient to enable them to achieve success. No greater mistake was ever made. The lawyer, doctor and dentist are permitted to pursue their callings only after three or four years of technical training in college, preceded by a three or four year collegiate course. To be a merchant, in the proper sense of the term, the man who espouses that calling should also devote several years to the study of the details of his business. Unless he does this the chances of his achieving success are exceedingly remote, because he possesses no feature which serves to make him notable which the chain store does not also possess. Careful training, actual experience, ample capital and pleasant personality seldom fail to result in success when combined in the proper proportions.

The past year has been a period of remarkable progress in many different directions in the mercantile business. We have all come to understand each other better. New alignments in trade and traffic have brought with them changes which have made new adjustments necessary. As the interurban replaced the steam lines to a great extent, so the gasoline bus and truck have, to a large extent, replaced the interurban as a means of transportation for both passengers and freight. The freight truck brings the products of the manufacturer and the wares of the jobber from the source of supply directly to the warehouse door of the retail merchant, reducing the expense of packing cases to some extent and eliminating the fees heretofore charged by the local drayman. This appears to be in keeping with the tendency of the times—the endeavor to get merchandise into the hands of the consumer at the smallest possible ratio of expense. The increased prices of farm products have brought prosperity back to the farm and given the farmer a larger purchasing power than he has enjoyed for many years. Steady employment for the workmen in the cities has also been a large factor in the prosperity which has marked the mercantile business as a whole.

From the beginning I have aimed to make the Tradesman an institution rather than an enterprise. In pursuance of this policy I have necessarily made some strong enemies, but even this condition has its compensations, because in the loss of old friends I have made new friends and strengthened the ties of old friends who may have become lukewarm in their attachment.

I have aimed, above all things, to keep the columns of the Tradesman scrupulously clean to the extent of human possibility and to adhere to a high standard of trade journal ethics which would make the paper a model in many respects. I have undertaken to make a publication worthy of the consideration of serious minded men—men of sense and soberness—desirous of knowing what their fellowmen were about, as well as the things which more intimately concerned them in their chosen occupations. It has been my aim and ambition to present with reasonable fairness the important events of all countries and governments with which we are concerned or may be brought into relation. I feel that I can, with confidence of a favorable finding, submit the past and present record of the Tradesman—its record of things done and its aims and its ambitions as well—to the candid judgment of just and impartial men.

The past year has brought me more letters of appreciation and congratulation than any other year in the history of the Tradesman, plainly showing the increased esteem in which the publication is held by its readers.

Likewise, there has never been a year when I have been called upon to investigate more matters for my patrons. It is not unusual for me to devote two days a week to the examination of subjects brought to my attention by those who deem such investigation vital to their business.

The feature which has surprised me, more than any other, is the constant turning up of old frauds and cheats in new forms and phases. On each publication day I feel that I have hunted down and exposed all the crooked schemes created to penalize the merchant, but before another issue is ready for the press I am invariably confronted with a new array of shysters who have put in an appearance to prey on the credulity of the merchant.

After working for forty-two years to bring about the millennium or as near to that condition as is possible in the world of trade, I am happy to record that I can readily discern the light of better days ahead, because the modern merchant now thinks in terms of quality—not of dollars; of service to be rendered—not of cash to be collected; and into the prosaic realm of bargain and barter he has projected an idealism which lifts the enterprise of the merchant to kinship with the dream of the artist and the quest of the crusader. It is beyond the power of language to describe the intense inspiration that I have drawn from the enthusiasm of these men. Their ambitions and reactions differ entirely from those of any other class in the arena of business. It has been the dream of my life to work shoulder to shoulder with those whose outlook was identical with mine, and to whom each advance in mercantile methods was merely a stepping stone to the next. This dream has now come true.

In the world of trade routine we work under overcast skies, but the clouds are at times illuminated by a blaze of inspiration—the glittering genius of idealists. These are the moments when the great advances are made—when traditions are reversed, when the fetters of mercenary motives are broken and the high purposes of the dreamer soar free and untrammeled to heights of perfect attainment.

E. A. Stowe.

Collapse of Another Napoleon of Finance.

Traverse City, Oct. 6—Aug. Velton, who has been engaged in the manufacture of wire wheels for automobiles a number of years on a limited scale, is preparing to organize a corporation to erect and operate a factory to increase his output. There seems to be a ready sale for the Belton wheels. It is said that foreign capital will be invested in the business.

Six years ago one of the Wallingfords, parading under the name of Clark, appeared unannounced in this city. He was expensively attired and presented an imposing presence. His large, well-formed figure was supported by perfect deportment and between his capacious jaws he carried a voice that would lure the American eagle from the nest of its young. Clark planned a ranch for the propagation of pigs and chickens. Would the banks and citizens generally aid him in making a start? Coming so soon after the failure of the Napoleon Auto Co., into the treasury of which so many had placed money, never to behold it again, it was presumed that they would not. Clark was an able practitioner of Wallingford's system, however, and he quickly won many to the support of his scheme. A ranch was purchased on contract, and the pig and poultry business undertaken. One of the city banks supplied most of the funds needed, although Clark deemed it wise to induce all persons possessed of an extra dollar or two to come in on the ground floor. Accordingly he borrowed and spent money lavishly. His wife was given a home on the ranch and a house, lavishly furnished in the city, was occupied by a lady friend with a child. The relations of Clark and the lady were never explained. Finally, Clark disappeared and neither the wife nor the lady friend knew of his whereabouts. The bank grabbed everything in sight on the ranch and the enterprise was brought to an inglorious end. A dealer recovered the furniture he had placed in Clark's town house, while hundreds who had loaned money or delivered merchandise to him to be paid for later pulled their hair, ground their teeth and uttered imprecations on the head of the absent deceiver. The credit manager of the bank in question was dismissed while the sucker list revealed the names of many who had been considered discreet, if not hard boiled.

I am informed by the President of the local Chamber of Commerce that Traverse City is growing slowly in population and that its business houses are steadily expanding their operations in trade and manufacture. Considerable activity prevails in the building trades, although nothing on a large scale is in evidence. Houses are undergoing repairs and remodeling in all sections of the city. A creamery now under construction is important.

Arthur Scott White.

Parole of Prisoners a Public Scandal.

Grandville, Oct. 6—"An ounce of prevention is worth a pound of cure."

The prison management of this State is becoming a public scandal. Vote dividends are piled up by heavy paroles. But what have these dividends to do with the people of Michigan?

Our present Governor has paroled approximately one-quarter of the State's prison inmates annually. Such a condition is positively shocking. There has been much criticism of the laxness of our courts in convicting criminals, but might not one well ask of what use is a strict law governing our court proceeding when, after conviction, a power higher than the courts sets these criminals duly convicted of crime free to go on their way in a renewed course of crime?

Six thousand five hundred sixty-eight prisoners have been freed since the parole system set up by the Legislature was granted four years ago. The figures are startling. Is it any wonder that the whole State is a paradise for all sorts of criminals?

The larger part of these criminals have been paroled by the Governor to work at road construction, by doing which they displace that number of law abiding workmen who should have the first show in the matter of highway building.

Seventeen per cent. of these paroles have gone wrong after release from State prison. It is plain as a pikestaff that this placing the full pardoning power in the hands of a single man—the Governor—has been a mistake, and should be rectified as soon as possible.

We will not attempt to impugn the Governor's motives, whether political or otherwise. The fault lies with the law making power which granted such an indefensible method.

There has been much criticism of our air service but the fairest interpretation of conditions would seem to be to place the air service on its own feet, where it can be held responsible, without giving the Army and Navy a belaboring for the remissness of aerial affairs.

The French debt to the United States seems to be hanging fire. The compromise on forty millions a year for five years is a shirking of responsibility on the part of France which will in no way recommend that nation to the well wishes of the world should another kaiser war strike the globe in the immediate future.

A question which worries Paris is where and how M. Callaux intendes to raise the $40,000,000 for payment every year for five years.

Old Timer.

Meat and the Appetite.

Is it the pangs of hunger or your appetite that is the controlling force which takes you to the butcher shop to receive a large portion of your daily sustenance? The sensations of hunger are Nature's way of forcing one to take food into the body for maintenance, while the appetite is the guiding hand of selection of the various foods that are pleasing, desirable and palatable. The hunger sensations are common to all animals and not related to the degree of intellect they possess, whereas the appetite shows variance in relation to the degree of development of the brain for memorizing. Thus with one's memory becoming more acute, those conditions which leave a lasting effect on the mind and play some important part in the eating habits will materially affect the daily diet, either in the kind of food chosen or the pleasure derived from eating it. A very pleasant effect is to be received by stimulating the sensory nerves by the sight or smell of certain foods, and naturally this increases the appetite for these particular foods. It is because of this pleasant desirable and characteristic effect that meat has on the nerves that it plays such an important part in the diet. Not only does such stimuli bring pleasure and satisfaction, but the physiological effect is not to be overlooked. This psychic or imaginational effect due to sight or smell is even surpassed by the realization at the time of eating, for then a greater amount of digestive juices are poured into the system which are a great aid to digestion. Meat contains a large number and amount of the various nitrogenous extractives which stimulate the flow of saliva and gastric juices during the process of mastication, all of which aid digestion; fur-

"The Bank on the Square"

For Ninety-Two Years
the center of Grand Rapids

Ever since 1833 when Joel Guild built the first frame house in Grand Rapids on the same site that the Grand Rapids National Bank is now completing its 15-story building, this spot has been the center of the history, industry and commerce of this metropolis of Western Michigan.

The Grand Rapids National Bank, through the practice of sound banking principles for over sixty-five years has come to have a first place in the business of Grand Rapids, and thus rightfully is carrying on the traditions of this historic location.

For office space in the new Grand Rapids National Bank Building, communicate with E. M. Kennard, Building Manager, Room 310 G. R. National Bank Building. Phones, Automatic 4386, Bell Main 3600.

GRAND RAPIDS NATIONAL BANK

Established 1860—Incorporated 1865

COMMUNITY BRANCHES:

Wealthy-Visser	Monroe-Division	Hall-Division
Broadway-Ninth	Wealthy-Division	Burton Heights
Creston	Michigan-Grand	Stocking-Fourth

thermore, just the sight or the receiving of the odor from a well-cooked, highly-flavored meat dish sets up an anticipated pleasure, whereby the mouth glands secrete the saliva in such an abundance that we say the "mouth is watering." Thus even a non-meat-eater may be greaty benefiteld by the presence of a well-served meat dish at the time of eating, for the sensory nerves will be affected and in turn the digestive organs shall reap the benefit because of the great amount of digestive juices being poured into the system. Feast the eyes on nature's wonder food, inhale the odors and eat meat regularly and often, because of the psychic and real value it has on your health and happiness.

Sixteen Original Names Still on the List.

The Tradesman possesses a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty-two years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following:

Charles H. Coy, Colling.
Amberg & Murphy, Battle Creek
J. L. Norris, Casnovia.
F. H. Bitely, Lawton.
D. Gale, Grand Haven.
Wolbrink Bros., Ganges.
Charles E. Belknap, Grand Rapids.
Frederick C. Beard, Grand Rapids.
William J. Clarke, Harbor Springs.
Walsh Drug Co., Holland.
L. M. Wolf, Hudsonville.
Charles G. Phelps, Alma.
Thompson & Co., Newaygo.
M V. Wilson, Sand Lake.
Milo Bolender, Sparta.
O. P. DeWitt, St. Johns.

One year ago the above list comprised twenty names, showing a net loss of four during the past year—two by death and two by retirement from business. It will be interesting to note how many original subscribers stay with the Tradesman until it rounds out a half century of existence, eight years hence.

It is the barrel of illicit booze, not the hip pocket flask, that ought to occupy the attention of the Federal Prohibition Enforcement Unit. Assistant Secretary Andrews has given practical evidence of his recognition of the correctness of this view concerning the proper distribution of duties and responsibilities as between the Federal and local enforcement officials. His summary dismissal of a New Orleans agent for wasting time and money in the pursuit search and arrest of a woman carrying a pint flask of liquor will no doubt be regarded with glee by the patrons of the bootleggers. But it would be a mistake to interpret General Andrews' action as motivated by any sympathy for the so-called "minor" violators of the law. His belief is that the first duty of the Federal Government is to cut off the sources of supply, for when that is accomplished the lesser offenses will take care of themselves.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

The following letter has been addressed to the Standard Extension University, Chicago, Ill.:

Grand Rapids, Oct. 5—Your institution is "under suspicion" by our Realm of Rascality department because of the methods of one of your salesmen in soliciting memberships under false pretenses.

I have received several complaints of this character and have investigated them all and found them based on fact.

Assuming that you do not countenance the securing of memberships obtained by falsehood, I write to enquire if you insist on the letter and spirit of your contract when same is obtained by fraud? E. A. Stowe.

Letters to the Tradesman indicate that the Philadephia necktie chap has started a new onslaught on Michigan. His name is H. M. Barry, Inc., and his location is given as the Fox building. This department advises all who receive consignments of this character to carefully preserve the shipments intact and notify sender that same will be returned any time within a year for 50 cents. At the end of a year it will be safe to consign the box to the furnace.

The Postoffice Department has issued fraud orders against the following: The Consolidated Listing Company, H. Chambers manager, of St. Paul, Minnesota; Character Study, Inc., of New York and Paul Adams, of New York. The first had a "work-at-home" scheme, and the others operating horoscope schemes. Joseph Martin, Paris, France, was another against whom a fraud order was issued. It was claimed that he was obtaining money for improper pictures that could not be sent through the mails.

Coldwater, Oct. 5—Can you tell me if the Dearborn Truck Co. of Chicago, is still in existence? On Nov. 17, 1919, I bought $1,000 worth of the Dearborn stock. The first year I received two quarterly dividends, then I saw a notice that hereafter they would pay semi-annually. Second year I received a calendar and a proxy, the third year a proxy; that is the last I have heard of them. I bought the stock through a stock house called Dubiske & Co., of Chicago. The salesman's name was Doubleday; he and his wife were certainly two of the slickest of the slick. He said Dubiske wanted to let us little fellows in on the big deals and he sure did let me, and many others of the small fry like myself.

W. A. F.

Our records show the Dearborn Truck Co. discontinued business in Chicago in the Spring of 1922, moving to Cicero, Ill. Reports from the last named place showed the factory closed and real estate for sale. So went most of the Dubiske's promotions. At the time W. A. F. made the unfortunate investment the Dubiske company was among the most active "strong arm" stock-selling organizations in the country. That so many of the promotions went bad is perhaps due to the fact that any business must be in dire straits before engaging such a crooked outfit to market its stock.

Marion Rubber Co.
SUCCESSORS TO HIRTH-KRAUSE CO.
Wholesale
Rubber Footwear
Exclusive handlers of
GOODYEAR GLOVE BRAND IN MICH.
GOODYEAR RUBBER GLOVE CO.
AUGATUCK, CONN., U.S.A.
Complete Stock. Orders Filled Same Day Received.
GRAND RAPIDS, MICH.
also at
DETROIT, MICH.; COLUMBUS, O.; MARION, IND.
CHICAGO, ILL.

Quaker Food Products
FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

WORDEN GROCER COMPANY
Wholesalers for Fifty-six Years
The Prompt Shippers

MOVEMENT OF MERCHANTS.

Bath—Simon E. Ewing succeeds M. J. Ellsworth in the grocery business.

Deerfield—R. H. Munson succeeds the Deerfield Lumber Co. in business.

Lawton—R. W. Mitchell & Johnson succeed James Pollock in the grocery business.

Shelby—The Shelby Dairy Co. has increased its capital stock from $4,000 to $8,000.

Detroit—Charles Grives succeeds the W. L. Rantz Shoe Co. in business at 110 Monroe avenue.

Dowagiac—J. J. Biels succeeds F. P. Burch in the grocery business at 307 East Telegraph street.

Ironwood — Hedlund & Haapoja, clothing, shoes, etc., has increased its capital stock from $20,000 to $50,000.

Detroit—The Columbia Furniture Co., 309 Columbia street, has increased its capital stock from $5,000 to $25,000.

Detroit—The Hughes Lumber & Wrecking Co., 3626 Myrtle street, has changed its name to the Hughes Lumber Co.

Detroit—The Renulife Electric Co., 4841 Rivard street, has changed its name to the Beasley-Eastman Laboratories, Inc.

Lansing—J. L. Rowland succeeds H. J. Richman in the grocery business at 415 West Maple street.

Detroit—The United Guarantee Co., 12-243 General Motors building, has changed its name to the United Fur Producers, Inc.

Lansing—W. Maynard Wise has removed his stock of groceries and meats from 115 Jones street to 1107 Michigan avenue East.

Detroit — The Munn-Bush Shoe Store, 239 West Grand River avenue, has changed its name to the Munn-Bush Shoe Co.

Lowell—George B. Shaw has sold his grocery stock and store fixtures to C. G. Isman, formerly of East Jordan, who has taken possession.

Ironwood — Jerome Nadolney is erecting a store building on Ayer street and wil occupy it with a stock of confectionery, ice cream parlor, delicatessen goods.

Detroit—The J. T. Boone Corporation, 3469 East Jefferson avenue, radios, etc., has increased its capital stock from $12,500 and 37,500 shares to $112,500.

Auburn—The Auburn Elevator Co. has sold its plant and stock to Jim Sullivan and Dick Walsh, of Freeland, who will continue the business under the same style.

Ypsilanti—Andy Donovan, proprietor of the chain of Donovan Accessory Stores, conducted in eight different Michigan cities, has opened a similar store here.

South Haven—The work of razing the od First State bank building is progressing and work on the modern new structure it will erect will commence about Oct. 15, it is estimated.

Jackson—R. M. Stone, of Kalamazoo, has bought the East End Lumber and coal yard of the Hartwck-Woodfield Co. and will continue the business under the name of the R. M. Stone Lumber Co.

Lansing—The Household Appliance Co., Inc., has opened a new store at 117 East Michigan avenue, the building having been remodeled and redecorated for it, the company taking a 99 year lease of the property.

Hillsdale—W. J. Wyman, proprietor of the First Ward Grocery, has sold his stock to Earl Luke and his son, L. Wayne Luke, giving immediate possession. The business will be conducted under the style of E. Luke & Son.

Iron Mountain—The Triangle Service Co. has been incorporated to deal in auto accessories, parts, supplies, gasoline, oils, etc., with an authorized capital stock of $6,000, all of which has been subscribed and paid in in cash.

Grand Rapids — Peterson's Drug Stores, Inc., 137 East Fulton street, has been incorporated with an authorized capital stock of $50,000, of which amount $18,000 has been subscribed and paid in, $300 in cash and $17,700 in property.

Detroit—The American Automotive Export Co., 1481 Fourteenth street, has been incorporated to deal in automobiles and accessories, with an authorized capital stock of $10,000, all of which has been subscribed and $5,000 paid in in cash.

Manistique—The Schoolcraft Auto Co. has been incorporated to deal in autos, tools, auto accessories and parts, with an authorized capital stock of $50,000, all of which has been subscribed and paid in, $5,000 in cash and $45,000 in property.

Detroit—Keidan's, 726 Dime Bank Bldg., has been incorporated to conduct a cash and credit retail jewelry business, with an authorized capital stock of $10,000 common, $20,000 preferred and 300 shares at $1 per share, of which amount $30,000 has been subscribed, $7,500 paid in in cash and $12,500 in property.

Lansing—George H. Rowley, dealer in automobiles, trucks, parts and supplies, has merged his business into a stock company under the style of George Rowley, Inc., 421 South Capital avenue, with an authorized capital stock of $50,000, of which amount $35,750 has been subscribed, $1,000 paid in in cash and $4,850 in property.

Howard City—Leon E. Mosher has sold his interest in the undertaking business of Blanchard & Mosher, to Charles M. Scott and the business will be continued under the style of Blanchard & Scott. Mr. Mosher will remove to Saginaw, where he will represent Stewart Bros., monument manufacturers, of Big Rapids, as branch manager.

Manufacturing Matters.

Muskegon—The E. H. Sheldon Co. is building a factory addition, 60 by 100 feet, to cost $20,000. The company now employs 250 men.

Detroit—The Ex-Cell-O Tool & Manufacturing Co., 1469 East Grand Blvd., has increased its capital stock from $40,00 0to $100,000, $62,240 of which has been paid in.

Detroit—The Detroit Toy & Novelty Co., 3201 Michigan avenue, has been incorporated to manufacture and sell toys, novelties, etc., with an authorized capital stock of $4,000, all of which has been subscribed and $2,000 paid in in cash.

Detroit—The Capital Chandelier Co., 1424 Broadway, has merged its electric fixtures manufacturing business into a stock company under the same stye, with an authorized capital stock of $5,000, all of which has been subscribed and paid in in property.

Detroit — The Lorne Engineering Co., 1456 Cass avenue, has been incorporated to manufacture and deal in heating devices, etc., with an authorized capital stock of $10,000, all of which has been subscribed and paid in, $6,000 in cash and $4,000 in property.

Grand Rapids—The Marvel Laboratories, Inc., 1247 Madison avenue, S. E., has been incorporated to manufacture proprietary preparations, toilet articles, etc., with an authorized capital stock of $10,000, all of which has been subscribed and paid in, $2,000 in cash and $8,000 in property.

Lansing—The Hugh Lyons Co. is building a factory addition, 80 by 240 feet, that will be completed about Nov. 1. The company has bought out a special body for light delivery purposes which is proving a success. The company's fixture plant is also being operated full time.

Detroit—The Vulcan Manufacturing Co., 7881 Conant avenue, has been incorporated to manufacture and sell axles, castings, etc., with an authorized capital stock of $250,000 preferred and 125,000 shares no par value, of which amount $100,000 and 60 shares has been subscribed and $10,000 paid in in cash.

Grand Rapids — The Welch-Wilmarth Corporation, 1545 Madison avenue, S. E., has been incorporated to deal in store furniture and fixtures with an authorized capital stock of $2,000,000 preferred and 110,000 shares no par value of which $1,373,330 has been subscribed, $338,012 paid in in cash and $1,435,818 in property.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 6—John A Raymond, who has been connected with the Standart Bros. Hardware Corporation, Detroit, for the past thirty-two years, has severed his connection with that house to engage in the wholesale hardware business at Ft. Lauderdale, Florida, under the style of the Raymond-Klopeck Co. Mr. Raymond's sister is associated with him in the new undertaking.

Oct. 4 was the forty-first anniversary of the arrival of Uncle Louie Winternitz in Grand Rapids and some of his friends made the date a memorable one for him by giving him a complimentary banquet at the Peninsular Club. After the menu had been discussed reminiscences were exchanged and complimentary remarks thrown at the guest of the occasion in large chunks.

William Muller, General Manager of the Muller Baking Co., has decided to remove from Muskegon to Grand Rapids, which is the headquarters of the wonderful organization he has built up. He has purchased the handsome residence on the Southeast corner of Madison avenue and Burton street for $20,000 and is adding thereto improvements to the extent of $15,000, making it one of the most desirable homes in the city. Preliminary to leaving Muskegon he gave the grocers and other distributors of the city a complimentary banquet.

Rev. T. Raymond Dark, son of Moses Dark, has been transferred by Bishop Kelly from St. Mary's parish, Saginaw, to St. Mary's parish, Big Rapids. For the past three years he has acted as assistant to the regular priests in charge of Sts. Peter and Paul and St. Mary's parishes at Saginaw.

An important event of the week in banking circles is the announcement that Russell J. Boyle has acquired complete control of the firm of Fenton, Davis & Boyle through purchase of the interests of Frederick R. Fenton, formerly President and director of the organization, and William L. Davis, who has been director and Vice-President. Russell J. Boyle has been well known to bankers throughout Michigan over a period of many years. He was prominently identified with the various Liberty Loan drives during the war, working in co-operation with the Federal Reserve Bank of Chicago, as district organizer in Michigan. Fenton, Davis & Boyle has created and sponsored many outstanding undertakings, some of National scope and others particularly identified with the progress of Grand Rapids, Detroit and other communities throughout Michigan. With control of the organization now centered entirely in the hands of Mr. Boyle, there is every reason to look for great expansion and development which will make Grand Rapids the home of one of the largest institutions of its kind in Michigan. The future progress of the concern is to be based on the same convervative policies which are responsible for the important position it occupies to-day.

The sympathy of the trade will go out to Sidney F. Stevens in the death of his wife, which occurred on Tuesday. Mrs. Stevens was a most remarkable woman. She had few intimate friends, but those she had clung to her with singular fidelity. The married life of Mr. and Mrs. Stevens was an ideal one. They literally lived for each other and found almost their sole enjoyment in each other's company.

Pharmacy Week October 11 to 17.

When the project of holding a Pharmacy Week was suggested by Dr. Kilmer of Johnson & Johnson, last March, a committee of sixteen, composed of recognized leaders in pharmacy throughout the country selected the last week in October as the most suitable for the purpose.

It has been since learned that E. R Squibb & Sons had already entered upon an extensive advertising and publicity campaign culminating in Squibb Week, beginning October 24. and in order to avoid a conflict in dates the committee found it necessary to change the observance of Pharmacy Week to October 11 to 17.

Our readers will please remember, therefore, to make the week of October 11 to 17 Pharmacy Week in their community. This date will give every pharmacist an opportunity to show the public what kind of a man he is; the reason why his service is more intelligent, more valuable to the community.

Seen Service Before.

He took her hand in his and gazed proudly at the engagement ring he had placed on her finger only three days before.

"Did your friends admire it?" he asked tenderly.

"They did more than that," she replied coldly, "two of them recognized it."

Very few get what they want. They usually get what they deserve.

Essential Features of the Grocery Staples.

Sugar—The market is weaker and lower. Local jobbers hold granulated at 5.90c, which is the lowest it has been for several years.

Tea—The past week has witnessed an increased firmness in Ceylons and Indias in primary markets. In this country the situation is also firm by way of reflection from the Eastern tea markets, which are practically all strong. Green teas in spite of the comparative lack of demand in this country are also firm, one reason which helps to make them so is their scarcity. Disturbed conditions in China indicate a comparatively small export this year.

Coffee—The market has had a soft week. Cables from Brazil indicate a strong pressure to sell and the week has been marked by a series of declines none of them, however, amounting to a great deal. All grades of Rio and Santos coffee are possibly half a cent cheaper than a week ago and the general feeling of Rio and Santos coffee is weak. Milds have shown a decline of one-fourth to three-fourths cent during the week, particularly on Maracaibos and Columbias. At the present writing the whole coffee situation, speaking of coffee sold green and in a large way, has a weak undertone. The jobbing market on roasted coffee is unchanged and quiet, with a rather weak tendency.

Canned Fruits—Canned fruits are being delivered on contract and shortages in the jobbing field are being corrected.

Canned Vegetables—Vegetables outclass other canned foods in spectacular features with the major products the center of interest. The pea pack proved to be the second largest on record, in round numbers 18,000,000 cases. The corn and tomatoes crops are being finished. The former is estimated to equal pea production as it is known that there was a arge acreage planted and canners made every effort to increase their output. Tomato production is still a guess. Some canners expect more than last year's and others count on a marked reduction, due to lack of help at the canneries and a bunching of raw material at the height of the season which resulted in considerable loss of contracted tomatoes because the capacity of the plants was overtaxed. Whatever the actual packs of corn and tomatoes will be, it has been established that more than the usual production of those products, as well as of peas, ran to poor to average grades. The weakness in major vegetables has been caused by off-condition. Until this part of the offering has been cleared, irregular quotations are bound to prevail. Corn, during last week, improved in the South and full standards are working to a dollar basis.

Canned Fish—Consumption of fish is light at this season and jobbing orders are not impressive. Alaska red salmon was bought all the way from $2.65 Coast up to $3.50, the official opening, which gives holders varying profits.

Dried Fruits—The jobbing movement in prunes during the past week increased while interior dealers made more extensive purchases. The call is largely for California prunes. Oregons are still dull and weak and there is no incentive to buy new crop on the Coast at spot prices. The improvement in California packs is wholly in the local field since Coast buying is restricted. Enough has been bought ahead to carry the trade for the next few weeks. Bulk raisins are at a wider differential than usual between independent and association packs. Sun-Maid's carryover is becoming exhausted and until new crop comes in freely the packer is able to sell only subject to confirmation. Commercial packers are still quoting about 1c under Sun-Maid, with only nominal buying support given. Independent growers are reluctant to sell their fruit and are doing so only where they are pressed for money. The California Peach Association has withdrawn standard yellows and slabs in 25-pound boxes and in package goods 24 2 pound practically peeled Muirs and 10-25 pound of the same pack. The association expects a quick sale of the balance of its holdings. Independent packers have also sold freely at opening prices. Jobbing markets are under-stocked and the remainder of the pack in first hands is being absorbed. Old crop is rapidly clearing. Apricots have been easier on the spot as the high prices cause conservative buying. No serious reactions are in prospect since the unsold tonnage at the source is light. Currants show only a routine demand.

Canned Milk—Concentrated milks are active and firm, with spot offerings narrowing. The make is declining and as other dairy products are high, cheese and butter makers are absorbing a considerabe quantity of fluid milk.

Rice—Blue Rose rice is being offered more freely by Southern mills for later shipment although rice ready for movement during the next week is well maintained. Orders for later wants are not heavy as the local trade prefers to continue to be on a hand-to-mouth basis. While spot stocks are increasing they are subnormal. Recent advices from the South are that heavy rains have delayed harvesting and on account of the uncertainty of obtaining rough rice some mills have withdrawn from the market. Foreign rice is in limited assortment and is quiet as it is so firmly controlled.

Salt Fish—If the present cool weather continues the demand for mackerel will probably show a very decided increase in a little while. The pack of Irish mackerel so far has been quite small on account of the short catch. There is no pressure to sell at present. Spot Irish mackerel in this country is selling moderately at steady prices, but there is no small fish to speak of. Norway mackerel is also scarce on account of the short catch so far. The only plentiful grade of mackerel is shore mackerel, which rules about unchanged for the week.

Beans and Peas—The demand for all varieties of dried beans is very poor and the same applies to dried peas. Prices show no change for the week, but the undertone is by no means strong.

Cheese—The situation has been quite uneventful during the week and the demand has been quiet during the whole week, but prices are steady to firm. The consumptive demand is fair.

Provisions—Provisions show steady, moderate demand, covering everything in hog products as well as in beef products. Prices are steady throughout.

Syrup and Molasses—The demand for molasses during the past week has been quiet and indications are that the new crop of New Orleans molasses will be of good quantity and good quality. The market is steady throughout. Sugar syrup is firm, largely on account of the very small production. The demand is fair. On account of the further decline in corn, compound syrup shows another 10 cent drop during the week.

Review of the Produce Market.

Apples—Wolf River command 75c per bu.; Wealthy, $1 per bu.

Bagas—$2 per 100 lbs.

Bananas—7½c per lb.

Beets—$1 per bu.

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	5.50

Butter—The market has had a rather firm week. Offerings of good butter have been rather curtailed and have been readily taken, and the result has been a series of advances aggregating about 3c per pound. The demand for good butter is active and the market will continue firm as long as the receipts are comparatively as small as they have been this week. Undergrades of butter show no particular change. Perhaps they are in a little better demand owing to the scarcity of fine butter. Local jobbers hold fresh creamery at 49c and prints at 50c. 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, $4.50 per crate.

Carrots—$1@1.25 per bu.

Cauliflower—$2 per doz. heads.

Celery—25c for Jumbo, 40c for Extra Jumbo and 50c for Mammoth.

Cranberries—Early Black from Cape Cod are now in market, commanding $5.75 per box of 50 lbs.

Eggs—Eggs have shown further advances during the week, probably aggregating 3c per dozen. Strictly fine fresh eggs are scarce and are readily taken upon arrival. Undergrades of eggs dull and not wanted. Local jobbers pay 40c for strictly fresh. Storage eggs are offered as follows:

XX	37c
X	35c

Egg Plant—$1.25 per doz.

Garlic—35c per string for Italian.

Grapes—Concords, Niagaras or Delawares in 4 lb. baskets, $3 50 per doz.; Calif. Tokay, $2 per crate; Calif. Malagas, $2 per crate.

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

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist	$12.00
360 Red Ball	11.00
300 Red Ball	11.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s	$6.00
Outdoor Grown leaf	80c

Onions—Spanish, $2 per crate of 50s or 72s; Michigan, $2.75 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 $1.75 per bu.

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

Peaches—Elbertas command $3.50 per bu.; Prolific, $3 per bu.; Hale's, $4.50; Chilis, $3.

Pears—Anjou, $2.25 per bu.; Kiefers, $1.25 per bu.

Peas—Green, $3 per bu.

Peppers—Green, $1 per bu.; Red, 40c per doz.

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

Potatoes—Northern district, $1.50; Cadillac district, $1.50; Greenville district $1.50@@1.60.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	24c
Light fowls	17c
Springers, 2 lb.	24c
Broilers, 1½ lb. to 2 lb.	18c

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

Spinach—$1 per bu.

Squash—Hubbard, $2@2.25 per 100 lb.

Sweet Potatoes—Virginia Sweets, $2.25 per hamper; $6.50 per bbl.

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

Veal Calves—Wilson & Co. pay as follows:

Fancy	17½c
Good	15c
Medium	13c
Poor	10c

We Stand Corrected.

New York, Oct. 3—The writer has been away for a few weeks and, upon returning, found your copy of the Michigan Tradesman, dated Sept. 9, in which you printed the large assortment of the Cresco 39 in 1 Holiday Garters and Novelty Assortment.

We note that in the body of the advertisement you say it contains 36 pieces packed in individual gift containers, whereas it really contains 39 pieces and should have been printed that way. Crescent Garter Co., Inc.

J. A. Gray, formerly in the grocery and meat business at Elkhart, Ind., "I think much of th eTradesman, the news from Cloverland and Old Timer."

Cabbage and Boiled Meats.

Cabbage, which has not been received by all as one of the important food products for the human race is gradually gaining a greater foothold in the daily diet, not because of its characteristics as nutritious food in the main, but also because of the economy it affords by making a fine combination with the cheaper cuts of meat. Although this vegetable is not regarded as one of the aristocrats of the vegetable kingdom, one will find it gracing the table of the rich as well as the poor. Recent current events will show very clearly the position this product is possessing as a food commodity. The U. S. Department of Agriculture has recently formulated a definition for the well-known derived cabbage product, sauerkraut, and consequently the product sold under this name must conform with certain specifications, thus insuring the consuming public a food commodity of standard qualities. Furthermore, the various departments of home economics located at the different educational institutions have issued bulletins and literature imparting information relative to the merits of this vegetable in the diet and also the many recipes for the preparation of it with the different kinds of meat. Such information also has come from the many localities where cabbage is the principal agricultural product and where the manufacturing of sauerkraut is the principal city industry. In one such locality, at a recent date, thousands were present in a fete exalting the lowly cabbage to the Gods on Olympus with speeches and the like, but a greater tribute was paid and indicated by the heavy consumption of this product with the various meat dishes that are generally served with it on that day. The making of sauerkraut consists of the addition of salt to the finely cut leaves, allowing fermentation to take place until the proper amount of acid has been formed, which imparts the characteristic flavor. Adding the same ingredients to meat under proper refrigeration a curing reaction takes place which also changes the flavor of meat. Since the various cuts of beef and pork can be cured and they are also suitable for boiling, either when cured or fresh, we have a combination of any number, wherein either the fresh or cured meats may be used with either raw cabbage or the cured, sauerkraut. To reduce the expenditure for foods, serve cabbage and one of the many meat cuts frequently.

Care of Meat.

There is no food product, unless it is fish, that requires such careful attention to prevent spoiling as meat. Fruits, vegetables, butter, eggs and other foods decay, but when they do spoil there is the money loss to consider chiefly. The spoiled condition is apparent to anyone, and except in the case of eggs the condition is not particularly repulsive. And a bad egg speaks for itself unless treated with some preservative, such as formaldehyde, which treatment is unlawful in most states, or preservatives, such as ordinary table salt, saltpetre, wood smoke, sterilization, drying, canning, freezing, chilling and other things of a similar nature or combinations of these things. These methods not only preserve meat and allow it to be held safely for periods beyond the ordinary period that fresh meat can be held, but they supply a demand for meats treated as described. Of course, preserved meats require care in preparation, and they must be properly cared for subsequently, and they must be sold within well defined periods after preparation or they will deteriorate or spoil. Spoiled meat represents great money losses, since well-enforced regulations in most cities, and notably in metropolitan New York, restrict the sale; but the greatest protection that the consumer receives is in the fact that spoiled meat cannot be made to resemble meat in good condition, either with respect to appearance, smell or taste. As one well-known meat expert has said: "The nose is Nature's safeguard against eating unsound meat," and we may add to this the protection given by the eye and taste. A retailer or other dealer who sells meat that is unsound is about the most despicable creature imaginable, and we are glad to say he is not able to do so to any appreciable extent to anyone, and not at all to the mature housewife. The meat interests have progressed during the past few years with respect to refrigeration, especially so that spoiled meat has been immeasurably reduced, and anyone can feel absolutely safe when purchases are made from retailers known to be reputable .

The Envious.

Have you ever thought how vicious and insidious is hate? Have you ever realized that here is a poison so deadly that those who bear it suffer more potently than those on whom it is vented?

Perhaps you call this destroying element a grudge and do not classify the symptoms it generates with the affliction that hate inflicts.

Well, grudge or hate, as you will, feelings of bitterness and resentment, of scorn and contempt, are excess baggage that you cannot afford to carry along.

It is no more difficult to forget than it is to forgive, and you should do both if you want to get anywhere and be happy in the going.

To forgive and forget is not nearly so charitable and high-minded an action as it is an evidence of good commonsense.

Possibly Half Right.

Said the teacher to the little Hebrew boy:

"Ikey, is the world flat or round?"

"It ain't needer vun, teacher," said Ikey.

"But what is it, Ikey," asked the teacher, in surprise, "if it is neither round nor flat?"

"Vell," said Ikey with conviction, "mine fader he says it vos crooked."

Changed His Mind.

Customer: Have you got some nice tender steak?

Butcher: Yes, sir, as tender as a woman's heart!

Customer: Then give me a pound of sausage.

La Valla Rosa
CIGARS
Made in four sizes
Ever increasing in popularity
Manufactured by
The
Vanden Berge Cigar Co.
GRAND RAPIDS, MICHIGAN

Week of October 19
As Hirth-Krause Co.
are going out of the Leather Shoe business All shoes in stock will be sold at a big discount. This will include the famous Rouge Rex and More Mileage Shoes.
There will also be bargains in the leather and Findings Departments, which will be continued under the style of Ben Krause Co.
The Marion Rubber Co. will offer a lot of good values in Rubber Foot Wear—Socks and Felt Slippers.
This is your chance to make a lot more extra profit. Be sure to come in to see us during the week of Oct. 19.

Why do Merchants Outside Grand Rapids bank with us by Mail?

Because it enables them to keep their financial affairs private. Because they find it safer to distribute their funds this way instead of keeping all their eggs in one basket.

Because they like the 4% Interest paid here, which is thirty-three and a third per cent more than 3%.

Because they have heard about the Extra Safety Feature of this bank, which takes no risk with depositors' money, since it makes no unsecured loans whatever and therefore has no credit losses.

Because we make it so easy for them to bank by mail.
You too are invited to bank with us by mail. 4% interest compounded semi-annually is paid either on savings accounts or Certificates of Deposit.

Simply mail your deposit in the form of a check, draft, money order or cash in registered letter. Deposit will be credited at once and your pass book or C D's sent by return mail.

Withdrawals may be made or your account closed at any time. You will find this a friendly, unusually safe and very democratic bank, with which you will enjoy doing business.

Resolve to open an account now, but if you would like further information, we will send you our booklet, "Banking by Mail."

4% STATE AND FEDERAL SUPERVISION

These 19 business and professional men who are the directors of the Home State Bank for Savings invite you to bank with us by mail:

H. N. BATTJES, Secretary, Grand Rapids Gravel Co.
WILLIAM J. BREEN, Pres. Breen & Haladay Fuel Co.; Pres. Grand Rapids Gravel Co.
JOHN G. EMERY, Realtor.
JAMES C. EVERETT, Vice President, Perkins, Everett & Co., Investment Bankers.
ALBERT FOCHTMAN, Owner Fochtman Department Store, Petoskey, Mich.
P. J. HAAN, Druggist.
TOM S. HANDLEY, President, Johnson Furniture Co.; President, Johnson, Handley, Johnson Co.
FRANK A. HARVEY, Secretary, Grand Rapids Refrigerator Co.
WM. A. HOULT, Vice President, Furniture Shops of Grand Rapids.
WM. A. JACK, Gen. Manager, American Box Board Co.
E. BERKEY JONES, Vice President, Wm. A. Berkey Furn. Co.
CHARLES B. KELSEY, President.
FRED H. LOCKE, City Manager.
JOHN S. McDONALD, Justice State Supreme Court.
A. LINN MURRAY, President, Double Fabric Tire Co., Auburn, Ind.
JOSEPH W. O'BRIEN, Capitalist, Grand Haven, Mich.
MILO SCHUITEMA, Pres., Tisch-Hine Co.
MARTIN D. VERDIER, Vice Pres. and Cashier.
M. THOMAS WARD, Attorney.

HOME STATE BANK
for SAVINGS *Grand Rapids, Mich.*

Capital and surplus $312,500.00 **Assets over $4,000,000.00**

A STATE bank, regularly examined by the Michigan Banking Department.

Approved by and a member of the great Federal Reserve System.

Tear off here

Home State Bank for savings, Grand Rapids, Mich.

Without obligation send me your booklet, "4% Banking by Mail."

Name _____

Address _____

SUITS FOR FLORIDA TRIPS.

Active preparations now occupy the attention of houses which lead in the design of women's ready-to-wear for the extension of the so-called Palm Beach season, to include the growing tourist movement Southward. In general, the expectation is that practical sports modes will necessitate motor, train and steamer types of greater diversity than hitherto marked Southern resort collections.

Typical suitings listed as of special fitness are the new soft silk-like tweeds, plain and novel kashas, new lightweight coverts, soft mannish mixtures, tapestry suitings and various fabric combinations. Among the latter are kasha and flat crepe, homespuns and velveteen and pastel piques and linens used in conjunction with kasha, verts, basket weaves and tweeds. Metal fabrics and leathers continue as important sports features.

The woolen suitings are exceptionally luxurious this season, but there is also a silk from French looms which offers an entirely new texture because of a slight admixture of wool in the weaving. The colorings of these silks and the new French prints introduce harmonizing contrasts which have influenced our color trends in both sports and semi-formal dress. In the patterns and color blendings, an authentic art trend is suggested, but entirely apart from the much-discussed modernistic art designs.

Basic colors place the yellow greens and blue greens at the top. Canary yellow, dull gold, pale orange, rosebege and the full gamut of bois de rose pastels and ashes of rose shades, also the traditional old rose, are included. New color combinations adopted include petunia, shrimp and periwinkle, on a flesh pink groundtone; peach and ashes of roses on a bisque, and frost blue, fuchsia and phlox on porcelain blue.

SUPREMACY IN SILK.

Silks have managed to keep a supremacy among textile fabrics for quite a long time, and those making them are doing their best to retain this position. A number of circumstances combined to favor the use of siken textures. One of these is the almost unviersal desire on the part of women to wear articles made of silk because of their rich appearance. This has been rather emphasized during the past year or more by the growing custom to wear lighter garments, which resulted in silks taking the place of woolen dress goods to a certain extent. Then, too, the prices of broad silks have remained fairly constant and at quite reasonabe levels. There has not been anything like the wide fluctuations which occurred in woolens and cottons. Most of the raw silk used in the manufacture of fabrics in this country comes from Japan. It averages nearly 4,000,000 pounds a month. It is the principal export of Japan and its shipment and price are virtually regulated by the Government, although the form of having a bourse, or exchange, is gone through with. Every once in a while an effort is made to boost prices, but it usually comes to naught because it results in curtailing purchases. Such an attempt was made recently and it inspired the fear on the part of domestic silk manufacturers that it would seriously hurt their business. And this seemed warranted in view of the resistance shown by cutters-up to pay higher prices for broad silks. In turn, this checked buying of raw silk until prices for it became more attractive. If things do not change the prospects for a continuance of a good business in silks would seem to be promising.

COTTON YIELDS.

In anticipation of the Government report on cotton crop conditions as of October 1 a number of private estimates have been issued. Most of these put the yield well over 14,000,000 bales. The American Cotton Association, however, places it at 13,440,000 bales, but its guess would receive some attention were it not for its ridiculous underestimates in the past. The general impression appears to be that the crop will exceed 14,000,000 bales. Whatever it may turn out to be is not likely to have much effect on the price of the material in the long run, because there will be demand enough to take care of the production. Latterly, in a number of localities, the cotton has been lowered in grade by rainfalls. Exports are keeping up better than are takings by domestic spinners. This is partly due to the curtailment by Southern mills on account of the drought. Latterly the price of cotton has not had much effect on the prices of fabrics. Those of gray goods have remained quite firm, while finished textures have been inclined to advance because the making of them was not profitable to the mills at prevailing levels. Rises have occurred in wide sheets, sheetings and the like. Denims have been in good demand with mills indisposed to hold to present prices for any long period ahead. Percales and other prints have been selling well at slightly higher figures and the rayon mixtures continue to hold their popularity. Certain kinds of knit goods, especially heavyweight underwear, are pretty well sold up. This is not true, however, of the light weights which have been moving slowly.

THE WOOLEN SITUATION.

Little change is noted in the wool situation from week to week. The auction sales at London, which were expected to serve as an indication of the demand and price tendency, have failed to do so thus far. They are to be closed on Thursday, one day ahead of the schedule, which is not very reassuring. A careful reading of the daily reports of these sales would make it appear that it has been no easy task to prevent prices slipping below the low levels recently set, while there is no sign perceptible of a change in this respect. This month, in Australia, 295,000 bales of wool are to be offered at auction under the arrangement between the Australian Wool Growers Council and the National Council of Wool Selling Brokers. It is perhaps noteworthy that little buying abroad has recently been for American account. Domestic woolen mills are only fairly busy on back orders. In men's wear, belated requests come in for heavyweight fabrics, while spring goods have not been selling to any large extent. The clothing manufacturers, however, have either opened their lines for spring or are about to do so, and the responses to their offerings should be reflected in orders for fabrics before long. Spring clothing prices remain at former levels or a little lower. Dress goods lines are not yet fully opened and some may not be until quite late in the month. Concerns making distinctive lines are inclined to hold off as long as possible, not only to prevent pirating of designs but also to meet the cutters up when the latter are ready to begin operations, and not before.

MAY WELL MARVEL.

Senator Marconi, guest of honor at the recent radio exhibition in Great Britain, professed himself "bewildered" by the outreach and onsweep of his own invention. As he looked at the great array of apparatus and accessories, signifying what one of the managers of the show called the sixth sense or, fourth dimension of communication, he compared it with the first set he made, which he brought to London and placed on view beside the latest and finest sets manufactured. The difference is the measure of the enormous improvement wrought and the speedy, yet solid, expansion of an industry which. although in its infancy, has already attained the stature of a giant.

With 3,000,000 sets in use in Great Britain, 350,000 persons employed and annual sales topping the $50,000,000 mark, the figures are impressive; but America has far outstripped them. It is estimated that sales in this country exceeded $500,000,000 a year without the underpinning of a $2,500,000 government subsidy such as Britain's. Marconi may well wonder at the growth of his invention.

Though Japan has renewed diplomatic relations with Soviet Russia, the Japanese Government is far from having shaken hands with Bolshevism. Exchange of Ambassadors and conferences of diplomatists and business men are one thing. Bolshevists spreading propaganda in Japan are quite another. Four Russian delegates, invited to Japan by a labor group, were met by 100 policemen, followed whenever they went into the street, kept under strict surveillance in their hotel. All Japanese who spoke to them were arrested. Most remarkable of all, perhaps, was the resolution that the Japanese labor group passed in connection with the Russians' visit: "Inasmuch as Soviet Russia appears to be reverting to the principle of capitalism, the General Federation of Labor of Japan sees not the slightest reason why it should welcome the Soviet labor representatives in the country." And, to cap the climax, the police refused to permit a Japanese delegation to present a copy of the resolution to the four proponents of the Bolshevist apocalypse.

RETAIL TRADE ON THE GAIN.

Although there is still some holding back in certain lines of business, the prospects continue to be better than they were at this time last year, and the promise is of good fall and winter trading at retail, as well as of more than moderate activity for spring in the primary markets. General conditions appear to be improving now that the yields of farms and fields are pretty well defined, and the industrial outlook is favorable in all directions except as to the mining of anthracite coal. The miners' strike, however, has created less general disturbance than on previous occasions and its effects on business are likely to be confined to a few localities. The fact that there are no indications of any general advance in prices acts both as a help and a hindrance to trade. Rises in price provoke resistance on the part of consumers and so curtail buying. On the other hand, when advances appear improbable there is a strong temptation by distributors of goods to put off their purchases to the last moment and then to buy only for immediate needs. This is what is happening now. About the time when spring preparations should be under way buying in small lots for fall is continuing, and producers are handicapped by this in the management of their factories. It is not a satisfactory condition except for the retailers, who are thereby enabled to keep their stocks low and liquid and to save the use of capital.

As indicia of business conditions, the failures of a period are not conclusive unless they happen to be overwhelmingly large in number or show a constant tendency to increase. This is not the case with regard to the statistics for last month, which have just been compiled. There were during the period 1,465 failures, with liabilities of $30,687,319, according to Dun's report. Attention is called to the fact that, in number, the failures were less than for any month since September, 1924, and that there was a marked decrease from the total of 2,317 in January last. But there is little significance in this, because September is usually the month with fewest failures. These generally reach their highest point in December and January and then taper off until they again advance in the fall. A decrease in the average amount of liabilities last month was shown, and this would seem to indicate less capital on the part of the concerns that failed. Taking together the nine months of the present year, there is not much encouragement from the record of failures except in the matter of smaller liabilities disclosed. In the quarter just ended, the failures totaled 4,663, with liabilities of $102,351,371, as against 4,441, with liabilities of $126,263,495, in the corresponding period last year. For the nine months of the present year the failures numbered 16,083, with liabilities of $341,749,821, compared with 15,226, with liabilities of $430,723,454, in the same period of 1924. In other words, with 757 more failures this year, the liabilities were about $89,000,000 less.

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THE PURE FOOD HOUSE

SHOE MARKET

Women's Styles For Fall and Winter.

Broadly speaking, women's footwear styles are somewhat less intricate in regard to patterns as a whole. Patterns on the average are much more simple and nothing has been lost on the artistic side because of this fact. Styles are better balanced than ever before, and a stock may be selected on fewer numbers, taking one pattern and playing it up in the favored materials and trimmings.

There are three general style activities—straps, step-ins and fancy oxfords. Of straps, the single strap leads, but two, three and four straps have been developed for this season, all live numbers to be reckoned with on volume sales. Step-ins, as a style class, range from the Regent and D'Orsay pump to more fancy models with buckle or ornament on the Colonial order, with fitting improvements brought about by the use of flexible goring. Then there are some real live numbers in this class with high front, with ornate cut-outs and lattice effects on the instep covering, usually made with side gores. In the oxford class, cut-outs on the sides are shown, the best styles being tongueless. These lend themselves to an all-one-material shoe or made with an inset of a different material over the instep.

In the single strap styles a selection has been made among the tried and true best fitters of past seasons with just the right lines. Using such patterns as a base, the design has been varied by the use of a series of side cut-outs, or whole quarters fancy stitched, or with thin and narrow stripping of colored leathers on vamps, quarters, or both. Ornate and overdone stitching has given way to fewer rows, and these are in soft curves that follow the lines of the pattern, an outgrowth of the designs employed in applique.

Two, three and four strap styles of the best types have cut-outs on the sides and while some of the best of these designs will appeal to the younger element, they will find their biggest call among the matrons who have long wanted pretty shoes with more feeling of foot support than afforded by the skeleton type of pattern. These types of straps must be reckoned with, and they fall into the class of repeat styles that enter into the Shoe Retailer's campaign for buying more repeat styles and fewer flashes.

Strap styles are best sellers in patent, plain or single row fancy stitching designs in colors, or appliqued with wood shades of kid. Stitching is in tan colors, white, purple, gold or self. When employed, cut-outs are few and dainty, rather than complicated, in the single strap styles. In the two, three and four strap styles side cut-outs are more ornate and designed to show much of the stocking on the sides. After patents come black satin as a volume material, and then colors of kids in the wood tones, with a tendency to get away from light shades into the medium autumn blonde variety, ranging down to darker shades with more red than brown in the color. These colors in kid are most often shown with a slight touch of contrast in trimmings, the most favored and handsomest perhaps being of the applique idea of narrow strippings.

Browns and wood shades of satin will have a sale among those who want to get away from the beaten path. Suedes as yet are an unknown quantity, but in black they will sell to some extent to the better class of customers, who will buy them as a change from the more common patent and satin styles. Style extremists will show patent and satin footwear trimmed with gold or silver kid in applique, but these are not for the average merchant to gamble with. Black materials trimmed with gold or satin would require the highest degree of skill in designing exactly the right sort of pattern, to be used on the right last and heel, and the trimming must be highly artistic. Careless handling of this idea will result in bizarre creations approaching the ludicrous in effect, and would be unsalable, in fact many such results have already been shown.

In step-ins, the D'Orsay effects lead in popularity because of their better fitting qualitise. They may be plain, or fancy stitched, or with strippings of leather in colored kids appliqued on vamp or quarter. Materials are patent, black satin, colored kid, and there is some activity in brown satins, black suedes, velvets. Then there is a new development in step-in pumps, with ornament at the throat. These ornaments are as varied as the colors of Jacob's coat. Cut steel, filigree metal in all the metal finishes such as old silver, German silver, oxidized, Tiffany dull, and what not, to say nothing of buckles in Cloisonne, enamel in colors with border of gold or silver, bone, celluloid and wood. Especially in favor are ornaments of the hand sewn beaded effects. Pumps may have solid quarters or cut-outs at throat or on sides. Many are fancy stitched with applique of colored kid. On applique styles there is an authentic revival of interest in all sorts of reptile finished leathers, real and imitation, such as lizard, snake, crocodile, etc. These should not be overdone and find their best expression when sparingly used in thin strippings.

In the oxford class, tongueless and otherwise, patent, satin and black kid are the most selected materials. Cut-out sides predominate. Some are fancy stitched on quarters, and the new tones of tan kid, usually o nthe darker shades, offer a great possibility for the merchant to sell style footwear to the women of more mature age.

The use of materials in the foregoing classes of patterns varies greatly in localities. Patent and black satin lead by a large majority in all sections, while black velvet finds its greatest demand in the South. Black suede so far, has been bought sparingly by leading style merchants in the larger cities, more in the Middle West, than in the South or on the West coast. Colored kids are a big city proposition in volume, with the West coast buying this material heavier than other sections. Black kid in style footwear is selling in greater quantities than ever before, and is a material to be worked into pretty styles that should not be over-

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looked by any merchant playing style. Touches of applique sell readily in all sections. Reptile trimmings are shown largely by stylists in metropolitan cities. Tan calf in light weight footwear is being replaced by the use of colored kids, but is still a factor in utility styles.

Lasts, toe shapes and heels are a sectional problem with quite a reversal of form, in some aspects, from the early season forecasts. While longer lasts and narrower toes were thought to be the tendency for volume buying, it has developed that the younger element still want the short and stubby last. They insist on short vamps, and so called stage lasts, and the slightly modified model is staging a strong comeback, or perhaps it is nearer the truth to say it is a "stay in" style.

This has been the greatest season ever known on box heels of 14/8 and with latterly a strong demand for 12/8 box heels, and this demand will not immediately cease. So the merchant must reckon carefully with this demand in laying out his future purchases. The movement for extreme high heels has been disappointing thus far, and care must be exercised not to overbuy on such extreme heel heights. In spike or Spanish heels 15/8 to 17/8 will be the volume sellers.

The shoe industry has never had a season when there was as much interest shown in evening slippers as the present. The past few seasons silver tinsel brocade has been the one big seller, with gold a bad second. But this season, the variety has been enhanced by the showing of silver and gold and silver patent kid, brocade with a base of cloth fabric shot with a silver tinsel thread—a material that can be easily dyed to match gowns—white satin to be worn as white or dyed, flesh tints of satin such as peach, French blonde, silver and gold, or flesh pink. With these; shown both plain or touched up with gold or silver kid applique, the merchant is sure to have most unreasonable demands for a variety of evening styles that will tax his ingenuity to the utmost. This range of materials in footwear that at best is limited in volume holds great danger of losses to the merchant, and the strong man must reconcile himself to losing sales on calls for styles that it would be suicidal for the average merchant to attempt to carry.

Shoe Wholesalers Are Busy.

With orders for "at once" and future delivery both coming in, wholesalers of shoes are having a fairly busy time of it at the moment. For immediate delivery a general range of merchandise is selling with the houses that carry complete lines, not the least interesting part of the business being the increased demand for women's shoes. Dealers were said yesterday to be buying them with a greater degree of certainty than for the past several seasons, due principally to the more or less general showing of "quieter" styles in this merchandise. Sales for the month just closed compared very favorably with September business of previous years, in many instances exceeding recent totals for that month. While business for December and January delivery appears not quite to be up to the volume taken at this time last year, it is regarded as satisfactory.

Expect Record Holiday Season.

Orders for merchandise of a holiday nature with deliveries from Nov. 15 are now reaching the wholesalers, who say retailers expect the period between Thanksgiving and Christmas to set a new record in the volume of business done. Late business in toys, particularly, is being place with wholesalers who are stressing the point that unless they get their orders in time there is likely to be a shortage of wanted merchandise, notably the popular types of dolls and toys of a mechanical nature. Orders for gift and novelty merchandise, including silk undergarments, handkerchiefs, perfumery and the large number of other small wares are beginning to assume larger proportions, although it will still be some weeks before the full holiday buying sets in. Radio sets are again expected to figure as active Christmas items.

Demand For Underwear.

The situation in heavyweight underwear continues strong. Jobbers have been experiencing difficulty right along in obtaining the near-by deliveries they want on well-known lines. Lines of ribs, fleeces and wool mixture goods of prominent mills are not available before November in some instances. The principal shortage of spot merchandise is in men's goods, but women's underwear is sharing in the general market strength to an extent which has not been paralleled in years. The outstanding feature of the lightweight situation is the heavy business which has been done in nainsooks. In practically all representative cases the volume booked so far is in excess of that done during the same time last year.

Better Demand For Dressy Coats.

An improved demand for dressy coats is commented upon by several leading garment factors. They expressed the belief that this type of coat is now beginning to come into its own for the Fall season. At the same time, however, there was a continued call on the part of many buyers for sports and utility coats, which so far have easily led in the demand. The number of buyers in the market both yesterday and Tuesday was large, as a result of the religious holiday on Monday and also the better retail turnover which has prevailed because of sharp drops in the temperature. There is no reason to doubt but that October is going to be an exceedingly busy month according to the trade, in view of the dilatory buying thus far.

Due To Difference in Time.

Grand Haven, Oct. 3—In your issue of Sept. 30 C. H. Dahlhouser, of Litchfield, complains that the sale of the Riggs stock, at Reed City, took place an hour before the time advertised.

He is evidently mistaken, as the court order read 2:30 Eastern standard time. I was at the sale and was particular in noticing the time when sale was started, which was a little after 1:30 Central standard time, according to my watch, and which was in reality 2:30 or after, Eastern standard time.

Probably Litchfield is on Central time, hence the error of Mr. Dahlhouser.

Louis J. Koster.

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FINANCIAL

Four Per Cent Decidedly Cheap Discount.

No name is signed to the discussions that appear in the monthly bulletins of the National City Bank, but everybody in Wall Street knows that the institution's estimable vice-president and economist, George E. Roberts, is the man that regularly edits the reviews. Having as his background a mass of statistical materials and a multitude of personal contacts, such as only a great bank could give him, Mr. Roberts emerges from his workshop at 55 Wall street on the first day of each month with a statement of the business and financial situation that comes pretty close to being authoritative. To-day he has several interesting things to say, but what he writes on the rediscount rate is particularly timely.

Money is not dear and is not likely to become "tight" during the months immediately ahead, says Mr. Roberts, and there is nothing in the commercial situation to call for an increase in the discount rate. Can, then, the expectation of an advance from the present 3½ per cent. level be dismissed as groundless? The answer is that other reasons than business inflation may persuade the Federal Reserve Bank one of these days to act.

"The increase of $468,000,000 in member bank loans on stocks and bonds since January, and of $768,000,000 since September, 1924, represents a tie-up of funds that is not viewed with favor. The increase since July 29 has been $88,000,000, which is fully proportionate for the time. The situation as a whole indicates that the member banks have been financing this increase by resorting to the Reserve banks, and of course there is inducement to do this when the Reserve rate is below the rate on Stock Exchange loans. This is the situation which has led to the surmise that the discount rate may be raised."

Of course, in their decision the authorities are certain to consider possible effects of any change that might start a movement of gold to our shores from London. In the fact that sterling exchange is "virtually at a point where there would be a profit in gold exports, and the Reserve Bank of New York is desirous of co-operating with the Bank of England in discouraging a movement of gold from London to New York," says Mr. Roberts, we have the one argument against an advance. The suggestion is thrown out that the influence of gold imports on our credit situation might more than offset the effects of an advance, although the discount rate might be raised, of course, and movement of the metal checked by the purchase of sterling bills.

The National City Bank authorities have no patience with persons who are awaiting the outcome of to-day's meeting at the Federal Reserve Bank to make up their minds whether the sun is rising or setting.

These authorities take the view that "if the stock market cannot stand the shock of a 4 per cent. discount rate it would do well to get itself into condition for doing so. Of course, there is no reason for thinking that such a rate would signify anything actually unfavorable to the industries whose stocks are listed on the exchange. Four per cent. is a decidedly cheap discount rate for any country to have in a time of prosperity."

Paul Willard Garrett.

[Copyrighted, 1925.]

Benefits From Improved Purchasing Power of Farmer.

These are busy days in the workshops of leading banks in Wall Street, for it is about the time of month that vice-presidents, statisticians and clerks are working overtime to bring out some sort of survey on business conditions. What direction is business taking? What are the prospects for continued activity into the fall and 1926? What may be expected from agriculture during the coming year?

These are questions that everybody is asking, and it so happens that the Guaranty Trust Company of New York this month is one of the first institutions to express its opinion of affairs.

Heat and drouth in certain agricultural sections and the short wheat crop have turned some optimists into pessimists. Everybody knows that the great recovery in agricultural values that started over a year ago is the foundation on which business cheer rests. If anything is to happen to the prosperity of the farmer, people naturally ask, therefore, must we not look for a downturn in business?

Guaranty apparently feels that we may discounts the heat, the drouth, the short crop in wheat, advancing costs and reduced net returns for the farmer this year and still be cheerful. At least, after enumerating all of these things the new survey goes on to say:

"Nevertheless, with fairly large crops selling, for the most part, at good prices, and with the notable progress made last year as a background, the end of the season should find most agricultural districts in a better position than a year earlier. Even a total income materially less than 1924 would be sufficient to permit further progress toward the liquidation of indebtedness and the revival of purchasing power. It is significant that manufacturers of farm machinery and fertilizers, representing two of the industries most directly dependent on agricultural prosperity, are outspokenly optimistic regarding the prospects for next season."

To any one who has studied the matter it must be plain that so widespread an upturn in agricultural purchasing power as started in 1924 will leave its good imprint longer than one season. Much of what was harvested by the farmer last year went to pay off long-standing debts. Last year's crops helped to get him square with the world again.

Now that substantial parts at least of the debts have been wiped off the slate the agricultural regions are beginning to purchase goods in larger quantity than at any time since the post-war depression set in.

Recognizing these things, Guaranty concludes, and very rightly so, that "the effects of good crops and price

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Vine and Fig Tree.

The joy and pride of your manhood.—

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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

recovery, therefore, should become more clearly evident as time goes on."

Paul Willard Garrett.

[Capyrighted, 1925.]

Fighting Shingle Roofs.

There was a period in the history of American fire insurance when the companies accepted risks just as they were and did not concern themselves about remediable physical defects, provided the premiums charged were compensatory. Time has slowly made a radical alteration in underwriting practice. As nearly as has been possible, the physical hazard has been closely analyzed, divided and subdivided into numerous distinct entities, each one carrying its own charge. It is now within the ability of every state, municipality and property owner to raise or lower rates. As each defect is eliminated, the amount charged against it is removed.

For more than a generation the companies, through their organizations, have been working to reduce the fire waste. By segregating each element of hazard in each risk and penalizing its continuance, they have achieved much in the line of bringing inflammable values up to a letter standard of fire resistance. This work proceeds in the face of public and private apathy on one hand, and various commercial interests on the other. None of the latter is more uncompromising in its opposition than that engaged in the manufacture of lumber. Wood as a top covering for houses has long been recognized by fire underwriters as a heavy contribution to the waste by fire, and for more than a year past an active campaign has been waged against shingle roofs.

Aided by the lumber interests, some of the people of Birmingham, Alabama are making powerful efforts for the repeal of an ordinance enacted several months ago forbidding shingles for roofing within certain boundaries. Arguments against wood in buildings would seem to be superfluous. The inflammability of the material is obvious. The duty of municipalities to reduce its use to a minimum should be equally obvious. Every attempt in this direction is met by the opposition of lumber manufacturers and builders, who go even to the length of asserting that wooden buildings are slower burning than those of brick or stone.

Just now the fight is concentrated against shingle roofs. It will continue, and the time will come when that material as a spark-arrester will have totally disappeared.

W. E. Underwood.

Corporations Wound Up.

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

Fred Honeychurch, Detroit
Michigan Pressed Steel Co., Ypsilanti
Corlett-Stone Lumber Co., Kalamazoo
Sunny-Side Land Co., Saginaw
Stuko-Steel Canadian Co., Detroit
Doyle Press Co., Flint
Pioneer Oil Gas & Mining Co., Alpena
Joseph-Stearns Const. Co., Detroit
N. P. Johnson, Inc., Port Huron
Genesee Agency, Flint
Three Rivers Hudson-Essex Co., Three Rivers.
Marquette Knitting Mills, Marquette

Are You a Slave To Your Notions?

It was the brilliant epigrammatist, Edward Young, who wrote, "It is falling in love with our own mistaken ideas that make fools and beggars of half mankind." This was written about two hundred years ago, and despite our much-vaunted progress it is largely true to-day, for how many of us there be who are slaves to our own pecuiar pet notions and prejudices, to the detriment of our own welfare, and with the net result either of causing irritation or furnishing ribald amusement to others.

These cherished notions, these pet ideas, these prejudices ("honest" opinions), of what value are they? Are they based upon logical reasoning and knowledge, or are they based upon unreasoned conclusions and the garbage of gossip?

The management makes a ruling or sisues an order which may not conform to our cherished notions of things as they ought to be. Do we cheerfuly acquiesce, or do we immediately dissect the order, read into it meanings which are not there, and seek for ulterior motives?

We have a pet idea which we would like to see adopted. We agitate it and expend much enthusiasm in trying to further it. Somehow or other no one else becomes enthused or even impressed. Do we then glimpse that possibly our idea may be wrong, or do we at once jump to the conclusion that everyone else is a dumbbell and lacking in appreciation of that which is wonderful?

John Doe may unconsciously offend us and perhaps rub us the wrong way. We become prejudiced against John—we consider him a roughneck, or even a rascal. Every action of John, every word we hear him utter, are viewed in the worst possible light; wrong constructions are placed upon his every motive. In short, we see no good in him. And we call these opinions "honest." Are they honest ones? Well, hardly.

Let's take stock of our notions, ideas, and prejudices. It may be that we will find a large percentage of them are rubbish and fit for nothing but the junk pile. Then, we will find that we will be happier, friendships will be more sincere, and life less wearying.

$5,000,000,000 Doles Paid By England.

In Great Britain there are at present 1,279,000 people living on government doles. Many of the recipients of this money will do no work at all, although they are able to and the work is waiting for them. The sum of $250,000,000 is given away every year in England to the non-workers, or a total of $5,000,000,000 since the war. It was discovered that one man was drawing $40 a week from eight different funds. Every day there is a new dole scandal.

If this $5,000,000,000, all of which has been given away out of the pockets of the taxpayers in the last seven years, had been wisely spent in creating new capital, it would now be giving work to one million people and England's unemployed problem would be solved.

The people who get what they want are generally those who do not want much.

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A Study in Cattle Values.

A study of data covering a period of fifty-eight years discloses a situation which, apparently, is making for a steady recovery from the lower levels which have obtained in cattle values since the close of the war. The study made by Dr. Ellinger, of Armour's Live Stock Bureau, also discloses the fact that a much higher price, relatively is being paid for cattle of higher quality than ever before, and that the margin between quotations for higher-paid cattle and the low grade cattle has, for the last five years, widened perceptibly and is still widening. From that it is rather evident that the low grade of animals has constituted a severe drag on the cattle market, which has prevented the business as a whole from effecting a more rapid recovery.

Cattlemen are becoming more and more awake to the fact that the study of trends and movements in the production and value of livestock is helpful to them in planning their future operations. While it is pointed out that there is no magic in such a statistical presentation, the thought is advanced that anyone who studies the situation may be better able to foresee, with some degree of accuracy, future happenings. The data contains, in a form that is readily understood, the experience of an industry over a long period of time—longer than the memory of a single individual can extend.

According to Dr. Ellinger's study, which is based on the best available figures, the first two decades in the history of the Chicago market were a development period, during which the present organization of cattle production and marketing were established. For the last forty years a condition of equilibrum seems to have been reached wherein receipts and values have fluctuated with a marked degree of regularity. Those fluctuations, if charted, would show a lapse of from fourteen to seventeen years between the peaks of high prices or the troughs of depression.

All classes of cattle are shown in this study to have their effect as classes on the market. It is interesting to note that range cattle value, despite violent fluctuations in range cattle receipts, is relatively stable. That condition is explained by the fact that the heavy runs of range cattle usually come in direct competition with grass-fed cattle from the Central States and the cows that are being removed from dairy herds. The figures show that the total supply of those competing types of cattle is relatively stable and, therefore, instrumental in establishing a uniformity in the market prices of cattle that have not been corn-fed.

The immediate condition of the cattle industry, as shown by Dr. Ellinger's study, shows that during the first seven months of this year cattle values have risen from 68 per cent. of the pre-war value to 75 per cent. He characterizes that improvement as quite material, but explains the depression is still so pronounced that cattlement have scarcely noticed the betterment.

Concerning the high prices that now are being paid for choice cattle at the central markets he says:

"Relatively high top prices for cattle at the central markets have recently induced agricultural writers to paint a more optimistic picture of the cattle business than the data just described seem to warrant."

What Hospital Rest May Mean.

The doctor slipped the thermometer under my tongue and put his fingers on my wrist to catch my pulse.

"It doesn't look very good," he said. "You've been working too hard. You are worn out and need rest; I'll have to put you to bed."

"For how long?" I asked. I have never taken kindly to lying in bed.

"A month," he replied. "Nothing short of that time will rest your heart."

"I? A month?" I groaned. It was inconceivable.

It was a cheerful, quiet room into which the nurses showed me at the hospital—the first quiet room in fact which I had ever come upon in all my varied hospital experience.

"I have orders that you are to be left alone," the nurse said. "You will have no callers; you may ring if you want anything. I'll bring in your meals at the regular time. Then she left me.

The sun shone in softly at the South window, the warmth and quiet of the room stole over me as I stretched out lazily in the comfortable bed. I had not had such freedom from responsibility and duty since I was a boy. I dropped off to sleep almost before I knew it.

As the days passed the experience grew on me. I came shortly to like it all. Sometimes I read, sometimes I dozed off into a gentle sleep and more often through the day I lay thinking of the past or building air castles in the future. I recalled old friends and old acquaintances; I reread in my mind the books with which I had been familiar as a boy; I revisited old scenes and reenjoyed old experiences.

I think I had not had the Byers boys and Taylor Curtis in mind for twenty years. I reread many half-forgotten books and repeated the poems that I had learned as a child or during my college days. I went over stories of adventure and sentiment, some of them very trashy. I have no doubt, which had thrilled me and stirred me long ago. I wept once more over the death of Tom and Maggie Tulliver in "Mill on the Floss."

I visited again the scenes that had delighted me in former years. I took the walk from Ambleside to Grasmere, I crossed the Rothy on the stepping stones to Fox Howe. I sat in a flower-bordered garden in Ravello and looked out over the incomparable blue of the Bay of Salerno or walked from Tremezzo to Caddinabia under the plane trees that border Lake Como. When the month was ended and I was allowed to go back to my work I was glad, it is true; but there was also a kind of regret that I was to relinquish a pleasure that I had found very delightful.

Thomas Arkle Clark,
Dean of Men, University of Illinois.

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Make Your Markup Adequate.

Dealers have got to have an adequate profit from their sales, if they are to stay in business, and the only way to get it is by figuring an adequate markup.

For a long time we have been told that this was a day of narrow margins and that the dealer could expect to get only a small markup—his profits to come from large volume and rapid turnover. Loss leaders put on by chain stores tended to strengthen the idea that business must be done at a scant profit if it was to be done at all.

Able men in the grocery fields are beginning to doubt the advisability of such a practice, followed as a blanket policy. In the first place in the overloaded condition of the grocery trade the average number of customers per store is low and volume sales are not always possible.

Not only that but dealers are more and more looking at their net annual profits and asking themselves if they are doing business for love—or for profit.. If the latter is the case, then they realize that their markup will have to be adequate and that they will have to stand out for their profit.

It is a growing tendency on the part of those higher up in chain store organizations to watch the cost of doing business and price merchandise to cover it and a fair profit. Department heads who are held strictly accountable for net annual profits look with favor on an adequate markup; and gauge the value of any product to themselves by its ability to pay a fair profit.—Good Luck News.

Keeping a Stiff Upper Lip.

With the arrival of the cool days and nights and—in many localities—the return to standard time, the realization is at hand that Summer is past and with it the months that are always looked upon as so unproductive for the meat dealer, as well as for many other lines of business.

Nature, in her many bounties, seems to have ordered most things about right, and we of the Temperate Zone have little of which to complain. With four distinct seasons, there is given to each of us a multitude of problems that make life a struggle—but an agreeable one—to make both ends meet. It is easy, however, to imagine places and situations where living conditions are ideal, without worry for the morrow, but then, with everything to our liking, there would be wanting one important thing—ambition.

Impelled by ambition, progress is possible. Without it, life would become stale and civilization itself would languish. In industry and in business this is only too true—the struggles that are ours whet the intelligence to keener endeavor and in the end hold out a reward that is sure and worth while.

In the meat line we hear much discontent. Even at its best we will wager that certain men that we know will always call business "rotten." With these it seems to have become a custom or a habit to depreciate the results of their efforts. Maybe business is bad, but we doubt whether loud talk about it will help matters. Maybe this line of conversation is followed to discourage possible competitors, and perhaps it does reduce the number of those intending to take up this line.

However, in its broader aspect, this style of talk is harmful. In poker it is known as bluffing and it is well known that as soon as a player is recognized as a habitual bluffer he has to try some other tactics—or his game is spoiled.

The real harm results most to those that practice the habit. In time they become so accustomed to hearing themselves tell the same old story that they believe it. They pass this "poor mouth" to their help and associates—for it is exceedingly contagious. In time it will fasten itself upon the attitude of the trade and a sorry mess will result. The man or the market that pretends to be going to the dogs cannot meet his or its customers with that optimism that begets confidence and induces increased business.

The past year has not been good and much merited complaint has been heard—but let it stop with the facts. People are still eating meat and are going to continue doing so. The more humanly the marketman meets his trade the better will be his position. If he is doing business on the level—and we believe that the great majority are—there is no phase of the meat situation that cannot be discussed with a customer—but discuss it; don't say that business is "rotten." This is an appeal for sympathy. Sympathy begets charity—and charity is not business.—Butchers Advocate.

Sad If True.

"Johnny," said his teacher, "if coal is selling at $6 a ton and you pay your dealer $24, how many tons will he bring you?"

"A little over three tons, ma'am," said Johnny, promptly.

"Why, Johnny, that isn't right," said the teacher.

"No, ma'am. I know it ain't," said Johnny, "but they all do it."

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OUT AROUND.

Things Seen and Heard on a Week End Trip.

I never pass through the town of Moline that I do not recall a sturdy character which did much to build up that locality. Of course I refer to Erastus N. Bates, who went to the Great Beyond about a half dozen years ago. As farmer, cheese manufacturer, merchant, legislator, churchman and good citizen, he acquitted himself with great credit and to the satisfaction of his friends, associates and constituents. I had the pleasure of serving with him on the official staff of the Michigan Dairymen's Association for several years and always found him exceedingly companionable and helpful. As the author of the Bates law, he paved the way for subsequent legislation having for its object the curtailment of the liquor traffic. As a Christian and citizen he left a moral impress on Northern Allegan county which time can never efface.

Wayland has given many sturdy characters to the world of business, education and war, but to me two of the most interesting figures who played their parts well in the early days of the village were the Pickett brothers—E. W. and Frank E.—both farmers and merchants. The former afterward made his mark as the local banker and the latter became widely known as a manufacturer of cheese and an expounder of the practical handling of cheese and the other products of milk. Both men were honorable to the nth degree and left memories unstained by any unworthy thought or action.

Speaking of honor reminds me of a young man whom I think should receive due recognition for the things he did after the death of his father about a dozen years ago. I refer to G. R. Mosher, the local publisher and postmaster. In passing the father left unpaid notes and other indebtedness to the amount of several hundred dollars. Did the son repudiate the obligations, as too many sons have done in the past? Not by a jugful. He approached each creditor in a spirit of deep humility and said: "My father owed you money when he died for services rendered. I have come to you to say that I propose to assume my father's obligations and that if you will give me a little time I will pay every penny he owed you, with interest." This proposition was so novel and so unusual that I was taken completely by surprise and remarked to the young man: "God bless you, boy. Take all the time you require and forget the interest." It so happens that I was placed in the same position nearly forty years ago and the greatest pleasure I ever experienced was the realization that in doing as Mr. Mosher did thirty years later I was doing a son's duty to keep good an untarnished family name. A man who holds honor above pelf, as Mr. Mosher does, is a genuine asset to any community and it is not to be wondered at that when it became the duty of the people of Wayland to select a postmaster some years ago, they petitioned for his appointment with hardly a single dissenting voice.

There are two types of men I have no possible use for—the son who repudiates his father's debts in the event of the latter's death and the rascal who refused to clean up his own obligations after he has gone through bankruptcy as soon as he gets on his feet so he can repay the indebtedness which has been temporarily held in abeyance by the action of the bankruptcy process. It has been my pleasure to record a good many cases of restitution along these lines during the past forty-two years and I hope to be given an opportunity to chronicle many more before I relinquish control of the Tradesman.

The bankruptcy court is a melting pot to determine the personal integrity of a man. It is a temporary expedient, devised to afford him temporary relief until he can get on his feet and reimburse his creditors for the losses they temporarily sustained through placing confidence in him as a man. If, when he gets on his feet again, he makes up those losses to the point of complete reimbursement, he thus demonstrates that he was worthy of the confidence reposed in him by his friends and business associates. If he fails to do so, he not only loses his own self respect—which is the dearest possession a man can enjoy in this world—but he must go through time and eternity with the finger of scorn pointed at him by those he wronged in this life.

Wayland held a so-called "Fall Festival" the last three days of last week. It attracted a large crowd, but I would have liked it better if there had been fewer games of chance and more pumpkins and blooded cattle. The only really instructive exhibit I noted was that of Indian women making baskets. Wayland is the center of a rich agricultural district and proper effort on the part of the committee in charge should have attracted a large and comprehensive exhibit of farm products, including animals, which would have given the affair an educational character and created much interest in the young people of both country and village through good natured rivalry for preference. If the event is repeated another year I hope to see those who operated wheels of fortune and similar unlawful devices eliminated and wholesome sports, games and exhibits substituted therefor.

E. A. Stowe.

Turnpikes.

Does everyone who motored over a "turnpike" this summer know what the word means? In early times many roads were toll roads, the fees paid for passing wagons, carriages, and animals being necessary to pay the toll keeper, whose business it was to keep the road he guarded in repair. The toll collector was armed with a pike—a long-handled weapon with a sharp iron head—which he used to bar the road until travelers had paid their toll. Later, swinging gates replaced the use of the pike. When the gates turned, the road was clear. The turning of the gates and the use of the pike are contained in the one word "turnpike."

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This great Drummer lists over 40,000 items including all the innumerable offerings of the greatest Holiday lines in America—quotes prices on minimum and generous quantities in net plain figures that are doubly guaranteed.

There is stock on hand in our warehouses ready for immediate shipment to back up everything this book presents.

The textile lines shown are as complete as you will find anywhere, and the prices are the same that have surprised many retailers who have become posted on them. You can't duplicate this book for the RIGHT GOODS at the RIGHT TIME at the RIGHT PRICE.

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DRY GOODS

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.

Plans For the Hastings Group Meeting

Lansing, Oct. 6—We were in Hastings the other day and made definite arrangements for the group meeting to be held at the Country Club in that city beginning with a luncheon at 6 o'clock Eastern standard (fast) time on Oct. 13.

A. K. Frandsen, Hastings, is the local committee.

All members, store executives and wives are invited. The attendance of store employes is not urged. Besides Mr. Bullen, our President, there will be present a capable man. W. W. Diehl, who is an expert on community organizations, touching the relation of city merchants to surrounding country territory. Mr. Diehl will speak not to exceed fifteen or twenty minutes. Miss Celia R. Case, our Educational Director, will also be present, not as a formal speaker, but to participate in the round table and question box discussions.

To those merchants residing in the Hastings area we have enclosed a sheet of paper asking members to give two questions which they desire to have discussed at the group meeting and a space for luncheon reservations. The envelope is addressed to Mr. Frandsen. It is not a difficult task to fill out the blank as furnished and we trust all of our members who will attend will take the time and trouble to fill it out and post it.

Mr. Frandsen makes the request that all members of golf clubs bring your sticks and come to the Country Club early in the afternoon and try out your skill on the links and, incidentally, have a jolly time and get acquainted with each other.

We have sent copies of the little pamphlet relating to transient merchants, peddlers, etc., to all of our members the second time. I take it for granted, therefore, that each of our members have had an opportunity to read the same. I therefore, call your attention to the law for transient merchants on page 3 of the pamphlet, the same being Act 51 of the Laws of 1925.

Our attorney, Walter S. Foster, and his advisers were very pronounced in their opinions that any license charged to transient merchants should not be excessive. Their advice was always that the amount charged to the license should be small, but that merchants and local enforcing officers should insist that persons who come under the provisions of this law shoud be required to pay a license fee.

In the repealing clause, Section 9, page 4 of this pamphlet was included act No. 294 of the Public Acts of 1913. This law of 1913 was repealed by the enactment of our 1925 law. I quote in full a statement just received from W. S. Foster, attorney for the Michigan Retailers' Council, which indicates clearly that the recent decision in the People vs. Rawley, holding unconstitutional the act of 1913 for transient merchants does not invalidate the law for transient merchants passed in 1925:

"Fortunately our members need not be concerned over the recent decision by the Michigan Supreme Court in People vs. Rawley, holding unconstitutional the transient merchant act of 1913. This case arose in Flint, where the fees prescribed by the act would amount to $3,000 per year for the sale of merchandise from a tent erected by defendant on a vacant lot. The court held the law to be a clear attempt to impose an excessive burden, saying the enactment is so clearly beyond the amount needed for regulation as to amount to taxation under guise of regulation and is so excessive as without reason to operate in restraint of trade and amounts to prohibition of the conduct of lawfu business.'

"Those who attended our conference last winter and the hearings before the committees of the Legislature will recall that our attorneys emphatically advised that any fees which we might propose must be reasonable and commensurate with the task of issuing licenses rather than to be the equivalent of taxation, which counsel is in line with this rule just announced by the court. The transient merchant act of 1925 originated and sponsored by this Association repealed the transient merchant act above held to be unconstitutional so that we are fortunate in having a new law upon the books to take the place of that which has now been invalidated."

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

New Bag Has Novel Feature.

One of the most novel features of women's handbags in the market in some time is now being put out by a local firm which manufactures that merchandise. It is a coin holder that is placed under the flap of the bag and makes it possible for the carrier quickly and easily to get at any small change she may want without having to open the bag itself. The device, which is out of sight when the flap of the bag is closed, is made of brass metal. It will hold as many as eight coins, which are kept in place by a steel spring until they are released by a slight pressure of the thumb. Until this pressure is applied, the manufacturer says, the change cannot come out, which does away with the possibility of loss. The device is designed to hold one, five and ten cent pieces. The bags embodying it wholesale at $24 to $36 a dozen and may be had in a variety of styles that includes pocketbooks, pouch bags and vanity cases.

Price Rise on Hosiery?

The chief concern of the local hosiery trade is the raw silk situation. As matters stand now, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers' Association, the disposition of sellers is to drift along at present prices on all hosiery into which real silk enters for as long as possible. This attitude is reflected in the fact that higher prices have thus far been put into effect in only isolated cases, and in no instance has a line considered a market leader been advanced. A few of the direct sellers have named prices on Spring deliveries of full-fashioned goods which are exactly the same as those in effect for the Fall. It is pointed out that price stability has unquestionably been the largest single factor in the material improvement which has taken place in the general hosiery situation this year.

Gingham Demand Picking Up.

One of the interesting features of the present week's activities in the cotton goods trade here is the broader demand reported for the more staple varieties of ginghams on the part of wholesalers in various parts of the country. As a result, stocks of these goods at the mills are now lighter than for some time. As an interesting sidelight on ginghams in general, an executive of a well-known commission house handling the goods reported yesterday a noticeably improved demand for them in England. His authority, he said, was an exporter of cottons who had just returned from that country. The improvement is attributed to the emphasis now being placed there on merchandise made up in Scotch plaids as a result of the wearing of plaid kilties by King George of England and members of his party on their recent visit to Scotland.

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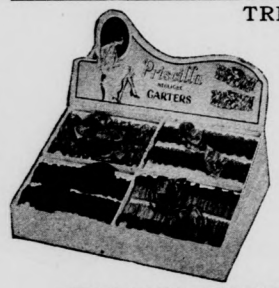

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Effective Advertising must have reader interest, build trade and hold customers, bring new customers, give your store prestige, and make the cash register ring.

Our service is exclusive to one store in a town and your advertising is not thrown in competition with your competitors—it is all yours, and it is different.

It is continually boosting for your store, your goods, and your store policies and service. Results are bound to follow by continuously keeping in touch with your customers and Mosher's Sales Service will help you to do it. Write for details.

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Sales-Service
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For Quality, Price, and Style
WEINER CAP CO.
Grand Rapids, Mich.

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ONE DOLLAR
THE NATIONALLY FAMOUS
Nightingale Hosiery

We Believe These are the Finest and Longest-wearing Hose ever Made to Sell at this Low Price.

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etc., etc.

PAUL STEKETEE & SONS

Wholesale Dry Goods **Grand Rapids, Michigan**

RETAIL GROCER

Selling Goods the Most Important For the Merchant.

Written for the Tradesman.

In a widely-reprinted aritcle, Carl Dipman writes on the question, "Wherein lies the crime in selling oleomargarine?"

The answer is easy: The crime lies at the door of the manufacturers of oleo who, for all the time they have made and sought an outlet for their product, have gone to law for their "rights," instead of to the public for good will.

More than thirty years ago I was arrested to make a test case on oleo, but I took my case to the public. I hoped and expected the manufacturers would do likewise. But the minute the decision went against them—as it was bound to do in the butter-ridden State of Wisconsin—they laid down, silently taking their beating.

That same company is fighting the Wisconsin laws to-day in precisely the same way and oleo bids fair to be shut out of Wisconsin entirely. The butter ring has been drawn pretty tight in that State of many funny notions.

Things formerly were like that with the Standard Oil Company. They are not like that to-day, because the Standard began many years ago to take its case, frankly, to the people.

When the oleo folk awaken to the value of advertising to tell the people about their product, they will have no more trouble with the courts to speak of because they will gain decision from the real court of last resort, public opinion. And the fun of it all is that advertising will cost less in proportion to their increased sales than the law has cost all these weary years.

Grocers everywhere continue to buy advertising space in Friday night papers in which to offer specials for Saturday, thus putting a still heavier burden on the day already overloaded with work.

If any grocer awakens to the folly of this practice and seeks a way out of his trouble, let him study the phone for food plan of selling groceries. For the history of selling food by phone shows that thus the burden of sales and work is spread pretty evenly over the week. That reduces expense. It removes the peaks and valleys in work. It promotes not only more sales, but sales at less general expense.

Advertising is great stuff. It is so good that it is better to advertise most any time than not to advertise at all; but you can advertise in connection with phone for food and not have to cut prices, offer specials or put an extra burden on your busiest day.

Why not work to the best advantage instead of the worst?

Only twenty per cent. of all our people brush their teeth. Seems astonishing, does it not, in view of all the propaganda for toothbrushing that seems to be everywhere these days? Yet here is only one-fifth of all the people using a toothbrush.

Well, our people use six grapefruits on the average a year each against sixteen lemons and something like thirty oranges—maybe more oranges than that. But anyway, six grapefruits.

What to do? Sell grapefruit. How? By telephone—it is the better way—because telephone customers are prospective grapefruit eaters in greater proportion than are those who shop personally.

Here's a true story: Two mid-Western towns, same size, forty miles apart. In one, the grocers carried grapefruit almost without exception. A typical high-grade grocer of that town whose business ran to only $5,000 per month, habitually bought ten, fifteen, twenty-five boxes at a time—thought nothing of it—sold 'em like any staple.

This grocer was surprised one day to learn that the highest grade grocer in the other town sometimes bought half a box of grapefruit; and he did that hesitatingly, with fear and trembling.

The Metropolitan Life Insurance Co. is promoting use of the toothbrush. Why? So it can raise a new generation of people so healthy and sound that it can sell a larger proportion of them life insurance.

So think of grapefruit sales by phone, not merely of, by and for themselves. Think rather that every item of better living you engraft onto the dietary of any family builds that family up to a higher plane of life, hence into a user of more high grade foods; therefore a better, more profitable customer for you.

No sales effort ever goes to waste. No sales accomplishment ever stands alone or lives only to itself.

Woolworth's is a big organization. That fact arrests your attention. But its bigness is comparatively nothing. What counts is how it got big. That counts because anyone who adapts Woolworth's ideas and plans to his own business can grow big, too.

Woolworth did not just happen. Neither did Great Atlantic and Pacific. Neither did Model Grocery, nor Charles, nor S. S. Pierce. Nor was one of these born big. Woolworth began by buying his laundry soap fifty cakes at a time. He carried these from the jobber's store to his own, sold them for cash, then went back for another fifty. It was one of his principles not to owe. He sold for cash and bought for cash.

Now, don't get excited about cash business on that account. Other men—Marshall Field, for outstanding example—made progress just as fast doing a credit business. But note this: Field shunned debt. Any man can so manage his business as not to owe. A wise grocer used to say this in my hearing:

"People may owe you and not pay. They may delay. They may absorb your time collecting. They may vex and worry you thereby. They may rob you of profit and cheat you of your just earnings. But so long as you do not owe anybody, nothing can beat you. Nobody can back you off the boards."

System for July contains a wonderful story of Woolworth's ten reasons for success. Better get it and read the tale. I do not think it possible for any active business man to read that and not get something from it.

Paul Findlay.

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

THE MAGIC TOUCH OF HEALTH

Healthy people feel better and have better appetites for groceries—and Fleischmann's Yeast builds health. A hint from you that you sell Fleischmann's Yeast will turn many chance customers into regular ones. And the healthy appetites that result will bring increased sales for everything you sell.

FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE

BLUE GRASS MILK
BLUE GRASS BUTTER
WORCESTER SALT
KENT CLUB COFFEE
TEA, SPICES, ETC.
GOOD LUCK and DELICIA OLEO.

THRU COMMUNITY GROCERS ONLY

KENT GROCER COMPANY
WHOLESALE DISTRIBUTORS

MEAT DEALER

Fine or Prime Beef.

At this time of the year one may have the opportunity of feasting his eyes on the wondrous work of nature, coupled with the guiding hand of the agricultural artist, or the farm feeder, at the many agricultural fairs. Here in all their glory, midst great pomp and the ceremonious settings, the wonder animals of the country parade with the air of a royal family over the tanbark in keen competition with other member of the animal kingdom, to determine which one will be crowned the champion of the land and which groups will win the blue. Animals of the breeding herd, as well as those ready for the butcher's block, are brought forth, but as we are more interested in the latter, our discussion shall only be about these. In the group of meat producing animals we find all ages, sexes, weights and sizes, but because of the extreme care in feeding and management which have been exercised, they all may, in a general way, be classified prime or finished animals of their respective classes. We might naturally assume that the carcasses of all would be of the same good grade, but will all of this prime beef be the finest beef? The prime beef of each class is that which possesses characteristics for that particular kind of beef in their highest degree. The highly flavored or fine beef, as so considered by more particular epicures, comes from the mature and well-finished animal which has received a properly balanced corn ration. Although this is considered the supreme kind of meat, the demand for it is rather limited, due to its uneconomical qualities, and the packers all state that because of this an oversupply is readily found when a few carcasses above normal are brought onto the market. While, on the other hand, the smaller and lighter weight carcasses, commonly termed baby beef, are ever in demand. The latter may be more profitable to all concerned, but may lack some of the excellent flavor and palatability of the more matured carcass. Ripe or matured beef is not usually the most profitable to the producer because of its waste and consequent small proportional demand; but demand would be greater if full consideration was given to its food merits and if economy were less of a ruling factor. The lack of appreciation of prime beef or the lack of consideration of its virtues, together with the indifference of many meat purveyors to selling quality instead of quantity, have been important factors in holding back demand for "fine" beef. Try qualified meat on your next menu and receive supreme satisfaction in the eating of the wholesome food product "meat." The experiment is well worth trying for a real treat.

Meat For Health.

We read in one of the meat trade papers to-day that Professor James R. Slonaker, of the Physiology Department of Stanford University has concluded after eight years' experimentation that meat eaters, compared with vegetarians, live longer, have more children and are of more hardy physique. This information is interesting, but to those of us who have spent several years in the meat business and who have been eating meat all our lives when we could get it, it adds nothing to our former knowledge or favorable opinion. Professor Slonaker bases his conclusions upon actual results found in applying a meat diet and a diet with meat absent to white rats. He points out that when meat was left out of the diet the life of animals was shortened from 33 to 40 per cent., caused 29 per cent. fewer rats to be born and brought about loss of power of reproduction by the third generation. This finding is going to be a hard one for those who have not made scientific determinations to meet and who have broadcast the unsupported assertion that meatless diets promoted health. We are not claiming and we do not think that the Prefessor is claiming that meat is good for all persons under all circumstances. The human system, like any machine, gets out of order once in a while, and when a competent physician then suggests that meat be removed from the diet it would be foolhardy, to say the least, for the patient to continue eating meat. The instances when it is necessary to remove meat from the diet are relatively rare, we are glad to say, aand when in normal health it is safe to assume that meat may be eaten to the advantage of the individual in such quantities as ordinary judgment and funds will suggest. One danger resulting from meat elimination, unless it is positively determined that it is injurous to an unwell person, is the danger of reducing vitality which will make recovery slower if not preventing it entirely. Because a certain person improved in health when meat was removed from the diet is by no means sufficient reason to prescribe meat elimination generally.

The Unscrupulous Dealer "Gets His"

The unscrupulous dealer has been called the bane of the honest merchant. To my mind he is much more. He practices deceit, fraud and misrepresentation, and he profits because of the public's ignorance of quality in meats. He unhesitatingly substitutes bull beef or cow beef for steer beef; goat meat and mutton meat for lamb; beef suet, beef tripe and cereal for pork sausage, aand the public pays. As a consequence, meat consumption suffers, honest dealers are condemned as robbers and livestock producers are penalized. There are relatively few such dealers in every city, but the influence of their practices is far reaching. In addition, they short-weigh and short-change their customers, and at least some of them compel their clerks to make their weekly wage by such methods. They are self-styled "cut-rate markets." In reality, they may be anything else of a questionabe character, but in no sense are such shops "cut rate markets." In most all cases, the public pays dearly for meats bought in such places.

Most radicals are failures and want to make the thrifty man help support them.

M. J. DARK & SONS
GRAND RAPIDS, MICH.
Receivers and Shippers of All
Seasonable
Fruits and Vegetables

JUST GOOD CANDY
Pure and Wholesome
THAT'S
Putnam's
PUTNAM FACTORY Grand Rapids, Mich.

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.

Now offering—
Grapefruit
Cranberries
Sweet Potatoes
Tokay Grapes
Figs, Dates, Etc.
The Vinkemulder Company
Grand Rapids, Michigan

HARDWARE

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

Featuring Fall Goods in the Paint Department.

Written for the Tradesman.

Dealers wonder from time to time what steps they may take to stimulate the sale of paint in the late fall. It would appear a season when painting is "out of season;" but not according to the statements of a man who has spent years handling paint, and who knows the kind of weather best suited to its use. "Fall," he tells me, "is a better season for painting than spring."

"The trouble with spring painting," states this paint expert, "is that the coats are applied when the sun is hot. The paint bubbles, cracks appear, and the whole surface is not as weather proof as is a paint applied when the weather is more temperate."

Of course this expert admits that dampness hurts fresh paint as much as heat does, if not more. Coats cannot be applied to boards that are damp.

Rain falling before the paint has become thoroughly dried would undoubtedly do damage. But it is claimed that there is really less chance of dampness in the fall than there is in April, May and June. Even as late as November, there is often a lot of fine weather; and if bad weather comes it rarely comes suddenly.

"Even in December," states this advocate of fall painting, "it is quite possible to get some fine days. The air is dry, crisp and sharp and painting can be done to the best advantage. The sun is not so hot that it bleaches the coats."

Here is something for the retailer to go upon. When a customer remarks that he will have some painting to do in the spring, remind him that some consider the fall the better season. Some of the reasons can be given. These will quite often appeal, and the outdoor painting season will be greatly prolonged.

Incidentally, while town people are apt to balk at the idea of painting in the fall, with the farmer the situation is different. He panits to protect rather than to beautify his property, and will not care particularly if a coat applied in the fall has lost a little of its luster in the spring. Make him see that it is possible to paint well in the fall and he will be glad to do his work then. In the spring he is busy with seeding, getting implements ready, and a hundred and one things. In the late fall he often has time on his hands. Fall ploughing may be finished quite early. Then there comes a lull in which that painting job may be done.

Tell your farmer prospects what paint experts say. When, in conjunction with your arguments, you take the fact that the farmer has just cashed in on his season's work and is affluent, you stand to do some business in paint—business which it may be more difficult to get in the spring.

As the outdoor painting season shortens, possibilities in interior paints and specialtes present themselves. The statement has been made that "ninety-nine out of every hundred people can use paint, stain or varnish somewhere." The need is always there; only it takes a pretty smart salesman to prove it to these people.

One of the most marked needs in many homes is floor paint. Make a call at all the houses in your neighborhood which have been occupied this fall by new tenants, and you will find that, in nine cases out of ten, the floors need repainting or refinishing.

Floor painting, in fact, is an inevitable feature of moving, the differences in the sizes of rooms and rugs necessitating this. After the hardships incidental to moving some people are inclned to let the painting wait. Others, on the contrary want to brighten up the new home while the spell of enthusiasm is on them. The dealer who pushes sales with both classes will do some business.

Watch your opportunities to suggest paint or paint specialties when dealing with customers who come for other articles. There are dozens of instances of daily occurrence in the hardware store where a paint suggestion can be advanced. The purchase of a stove has been made. Enquire about the kitchen floor and tell what a saving of labor will result from a coat of paint or varnish. A sale of brass grate fixtures has been made; what more natural than to ask if the floor is painted or waxed to the satisfaction of the customer?

An important point to bear in mind is that full instructions should be given with every tin of floor paint sold, especially if the purchaser is a woman. The best paint made if improperly applied will perhaps prove a failure and maybe lose the dealer the custom of a household.

Here is an outline of the directions one dealer gives in such cases:

"Old floors are usually more or less greasy. Grease of any kind is perhaps the most deadly enemy of paint. You cannot make floor paint dry or hold firmly to the under surface if there is any grease on that surface, and to get successful results this grease must be removed. Sal soda (washing soda) will do it. Advise every buyer of floor paint to thoroughly scrub the floor and then before painting be absolutely sure that the surface is dry, free from dust and generally in good shape.

"The first coat must be well brushed into the floor. Don't try to get away with a one-coat job. It will not be satisfactory, An oval brush, not too large, and of stiff bristles is best. Many good painters use an old worn down brush and actually scrub the first coat on.

"Floor paint must not be thinned for the first coat. It must be used as it comes out of the can.

"The first coat must be thoroughly dry before the second is applied. Under favorable conditions it should dry in twenty-four hours or less. However, it is not possible to state specifically how long drying will take, as temperature, condition of the surface and ventilation have a great deal to do with the matter. A cold floor will retard the drying for perhaps two days, and a

(Continued on page 31)

Foster, Stevens & Co.
WHOLESALE HARDWARE
157-159 Monroe Ave. - 151-161 Louis Ave., N. W.
GRAND - RAPIDS - MICHIGAN

BROWN & SEHLER
COMPANY
"HOME OF SUNBEAM GOODS"
Automobile Tires and Tubes
Automobile Acessories
Garage Equipment
Radio Equipment
Harness, Horse Collars
Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes & Mackinaws
Sheep-lined and
Blanket - Lined Coats
GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.
100-108 Ellsworth Ave., Corner Oakes
GRAND RAPIDS, MICHIGAN
Wholesalers of Shelf Hardware, Sporting Goods and
Fishing Tackle

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.

WHOLESALE DEPARTMENT
FOSTER, STEVENS & COMPANY
GRAND RAPIDS, MICH.

OFFICE OF
SIDNEY F STEVENS
VICE PRESIDENT

SEPTEMBER
Twenty-six
1 9 2 5

TO OUR FRIENDS WHO READ THE TRADESMAN:

We are in the WHOLESALE HARDWARE BUSINESS and no matter what rumors you have heard to the contrary, we are going to stay in.

After January 1, 1927, we will conduct a WHOLESALE BUSINESS exclusively, at a more advantageous location, with a larger stock for you to draw from, and will be in a position to meet competitive prices all the way down the line.

We are going to vacate our Monroe Avenue Store and dispose of our retail departments, putting all our energy and capital into the WHOLESALE BUSINESS.

This perhaps is an opportune time for us to extend to you our thanks and appreciation of the friendship and business you have given us and we hope that with our increased capacity for service our very pleasant relations will always continue.

Yours very truly,

Foster Stevens & Co

COMMERCIAL TRAVELER

Echoes of the Kalamazoo Hotel Convention.

Port Huron, Oct. 6—The members of the Michigan Hotel Association did themselves much honor and certainly strengthened the organization when the elected John A. Anderson, manager of the Hotel Harrington here, as their President for the coming year. "Jack", as he is familiarly called, has been a devoted member of the Association ever since he started to run a hotel and his personality has been observable at all meetings. He is easily one of the best posted men in the State on all the details of hotel operation, has a happy faculty of making himself understood and is well beloved. My prediction is that his administration will be record breaker, that he will not only be the means of increasing its membership greatly, but will make the Association's influence felt everywhere. At present he is engaged in the work of planning a campaign for the coming year which means much activity for himself and results for the organization which he heads.

The results of the administration of his predecessor, Walter Hodges, were readily observable when the returns were all tabulated. Mr. Hodges made the statement on the occasion of his election last year that he proposed to make his administration rather more than a perfunctory one. He certainly made good. For weeks he was in the field, accompanied by the Secretary, or some member of the membership committee, soliciting new members and getting acquainted with the older ones visiting every section of the State in all kinds of weather. His conduct of the various meetings was a matter of much favorable comment and when it came to the grand finale—the Kalamazoo convention—he certainly earned much more than the humble tribute I am attempting to give him here. As for myself I can sonsistently say that never have I received more kindly consideration at the hands of anyone than was accorded me by this prince of good fellows and his charming family—his one best inspiration.

The Association can also take a long credit mark to itself in elevating to the Vice-Presidency W. J. Chittenden, resident manager of the Book-Cadillac, Detroit's newest and best offering to the traveling world. "Billy" Chittenden is no stranger to Michigan's hotel fraternity. He was born in the business in this State when the old Russel House, in Detroit, was conducted by his father, and afterwards was active in the management thereof, and made for himself by his administrative ability, in various capacities, a reputaton which will prove a wonderful asset in years to come. Also he was one of the charter members of the Michigan Hotel Association. His acquaintance is large and his constituents many.

Appropos of "Billy" Chittenden, it is on the cards for the next sectional meeting to be held at his hotel, on his invitation, some time in January. He will discover that the acceptance was unanimous.

Among those whose absence was noticeable at Kalamazoo, were John H. Lewis, Hotel Marquette, Marquette. John will have to come forward with an explanation. For thirty-five years he has been conducting one of the most hospitable hostelries in this or any other State. He still sticks to the American plan and has the same old-fashioned ideas of setting a good table. If all the broiled whitfish served in the Hotel Marquette during John's administration could be placed head to tail they would make a string that would reach to Jupiter, and on nary a one did his chef fall down in the preparation.

Also James R. Hayes, who was absent because of ill-health. Do you know of anyone who does not know or at least has not heard of this great-hearted individual? A lifetime spent in hotel operation in Michigan, bringing him the respect of everyone who enjoyed hs acquaintance. He also was one of the charter members of the Association.

Charles W. Norton was represented by his son and manager, "Pres." A contemporary of "Jim." Hayes, he conducts the well-known Hotel Norton, Detroit. Mr. Norton was just starting on an auto trip through Canada and the East and could not be present, but he was talked about. Not knowing "Charlie" Norton is being deprived of a pleasure, once enjoyed—never to be forgotten. His admirers among the traveling fraternity are legion, but the active management of his hotel now falls upon his capable son, Preston D., and patrons of that institution will testify to the effect that it is "Norton operated." He will be heard from later and will be able to make a satisfactory accounting of his stewardship.

Miss Ruth Myhan, of the Shamrock, South Haven, who will be remembered on account of her activities in Association work, and more especially her accomplishment on the committee of arrangements at the convention held in that city last June, and who is now seriously ill, was remembered by resolution and a floral greeting.

Miss Agnes Schelling, manager of the Porter, Lansing, went and sprained her ankle, a good reason for her absence, but poor consolation for her host of friends who asked for her.

Henry J. Bohn, editor of the Hotel World, Chicago, who surely has had the interests of the Michigan Association at heart ever since he helped to organize it eleven years ago, had been wafted away on the wings of the Florida boom and could not come, the one great mistake of his entire existence. He missed an interesting experience and his hotel friends surely regretted his absence.

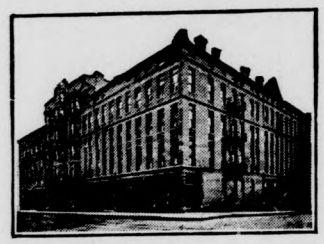
Ernie Richardson, Hotel Kerns, Lansing, was too busy making money—just at that moment in Florida—and missed one of the best meetings the Association has ever held, and when one realizes what Ernie has done for the organization in the past, there was truly an aching void.

Billy Schultze, Ben Franklin, Saginaw, who was to have been given a medal of honor as being the only original blown-in-the-bottle inventor of the world-famed Bancroft corned-beef hash, has not been accounted for; neither has his running mate, John Schuch, who combined the administration of the sheriff's office of Saginaw county and the Hotel Schuch for some years. Still running, eh, John?

Tupper Townsend, Hotel Whitcomb, St. Joseph, during the consideration of the question box, asked the question, "What shall we do about cooks?" and started something every operator of an eating plant is interested in. Mr. Townsend explained that since emigration to this country has been so closely restricted, the timber from which cooks and chefs were made, is hard to find. The services of this class of help are very remunerative, and the American born youth who has the stamina to learn the culinary art, will find himself head and shoulders above the average artisan and most graduates of the professions, and will also be on the high road toward hotel management. Mr. Townsend is intensely practical, which accounts for his success in the hotel field.

The absence of Charley Renner was most noticeable, for he has usually been an outstanding figure in Michigan Association affairs. The explanation is that Charley is just now busy in disbursing his gains—ill-gotten or otherwise—in the Black Forest, of Germany. He will establish his alibi at the January meeting of the Associa-

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

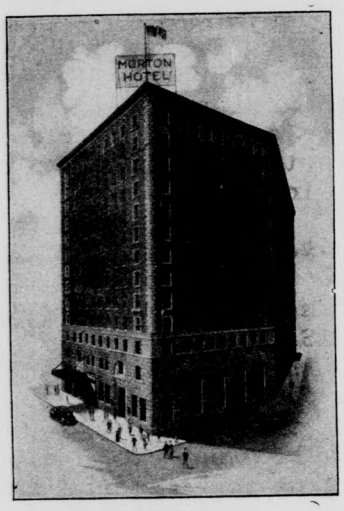
CODY CAFETERIA IN CONNECTION

The Pantlind Hotel

The center of Social and Business Activities.

Strictly modern and fireproof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

750 rooms——Rates $2.50 and up with bath.



Morton Hotel

YOU are cordially invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelry Service.

400 Rooms—400 Baths
Menus in English
WILLIAM C. TAGGART
Manager.

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

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.

tion, which is to be held at the Book-Cadillac, Detroit.

George Shroader for many years in passenger service, on the Pere Marquette railroad, has bought the Hotel Mack, at Lawton, from Mrs. McNeil, who has been operating same since the death of her husband some time ago. Do I know George? Well, ask me. George used to have the passenger run on the Pentwater division, and I was his food purveyor at the terminus of his run. If his ability to turn every meal into an eating contest is still retained, I feel justified in saying that under his administration the "eats" at the Mack will be up to grade, and hospitality will be his middle name.

The new 800 room Savoy Hotel, in Detroit, on which construction work will be started at once, will be managed by A. B. Riley, at present conducting the Carlton-Plaza Hotel, in that city, but who was for some years manager of the Bancroft Hotel, in Saginaw, and enjoys a wide acquaintance in Michigan, not only among travelers but hotel operators.

Tod. Lunsford, having transplanted his interests from Muskegon to Florida, the mantle of general counsel of the Michigan Hotel Association has been transferred to the shoulders of Chas. H. Stevenson, Hotel Stevenson, Detroit, who for many years was a legal practitioner exclusively, but who now combines business with pleasure anad conducts a residential hotel. A labor of love for the Association, but he is a good scout.

For the winter months the office of the Michigan Hotel Association's secretary will be with the President, at Hotel Harrington, Port Huron. A systematic campaign for the purpose of securing new members and collecting dues from old, will be conducted therefrom.

Earl Norris, proprietor of Hotel Lauth, Port Huron, has been named on the membership committee of the Michigan Hotel Association, by President Anderson. Mr. Norris has been quite active in this work in the past and proposes to accompany the Secretary on a trip through the Upper Peninsula next week.

At the convention of the National Restaurant Association, being held at Detroit this week, R. L. Morsena, manager of Webster Hall, Detroit's superlative bachelor hotel, will deliver an address on the "Simplified Menu," which should be of interest to every hotel man who is supplying food to his guests. Knowing Mr. Morsena, I predict that he will cover the subject entertainingly and instructively. It is reported that upon completion of another Webster Hall, in Pittsburg, now under construction, Mr. Morsena will be in control of the management in conjunction with the Detroit establishment. At an early day he was connected with the Hotel Vincent, Saginaw, but has established a record of further efficiency in other fields.

It might be well for all Michigan operators of hotels to know that if they would relieve themselves from the burden of responsibility from valuables lost, they must post in ten different places, including lobby, parlor and wash rooms, a notice containing the State law on the subject. While you are observing this regulation, why not post your room rates at the same time? The Michigan Hotel Association has gone on record as acceding to this very reasonable request of the United Commercial Travelers and this will be an opportunity of killing two birds with one stone." Frank S. Verbeck.

James A. Mitchell, dealer in groceries and meats at Iron Mountain, renews his subscription to the Tradesman and says: "Good paper. Save the subscription price over and over."

Items From the Cloverland of Michigan.

Sault St. Marie, Oct. 7—The last of our fairs in this vicinity was held at Stalwart last week, with a record-breaking attendance. It was what we might call a yearly gathering, where old friends met and enjoyed themselves. The exhibits were good and the races attracted much attention. They were pulled off in regular Stalwart style. An old-fashioned good time was had by all.

W. C. McPhee, the well-known merchant at Hessel, expects to close the store some time next week for the winter and move into the Soo, where he will work until next spring, when he will re-open the store at Hessel for the season. He says they had a very good season, especially with the large number of tourists who passed through the Les Cheneaux Islands during the summer monthts.

The Log Cabin inn, one of our popular eating places, was closed by the creditors last week, leaving the butchers, grocers and some of our wholesale firms to the extent of several hundred dollars each. George and Nick Nicholopoulos and George Lapes, the proprietors, have taken French leave, neither having been seen since last Friday.

Mr. and Mrs. Hjalmer, who have been running the hotel adjoining the Log Cabin cafe, announce that they have obtained a lease on the cafe and that it will be open for business again next Wednesday.

A family tree isn't worth a darn unless it produces peaches.

Roman Reabinin, who has been an employe of the Atlantic & Pacific tea store for the past eight months, was made manager at the Easterday avenue store last Wednesday. Roman has made many friends while here who are peased to hear of his success and promotion.

Thomas Chandler, President of the Edison Sault Electric Co., was elected Commander of the American Legion post for the coming year, having defeated Max Harris, who was also nominated for the position.

Joe Kiley, the well-known barber, left last Monday with the motorcade for Florida, where he expects to locate for the winter. Joe has the Florida fever and hopes to get his share in the clean up there.

Monday will see our clocks back one hour to standard time again until next May, when, according to the city charter, we will go back to potato time.

D. O. O'Brien, representing Swift & Co. soap department, is calling on the trade this week.

Days are getting shorter, but pay days are still just as far apart.

William G. Tapert.

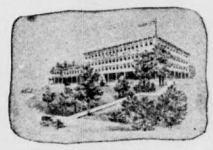
Another Chain Store System Fails.

The Wilson Grocery Co., Peoria, Ill., which has had a somewhat checkered career in the grocery game for the past few years, first as a wholesale grocery house, then as a mail order concern and finally as a chain store organization, has finally given up the ghost and gone into voluntary bankruptcy, a petition having been filed in the Federal Court in Peoria to declare the concern with its thirty-nine branch stores a bankrupt.

W. Maynard Wise, grocer and meat dealer at Lansing, writes the Tradesman as follows in renewing his subscription to the Tradesman for the 11th year: "Opened our new store Oct. 3, business fine and your paper helps us keep it that way."

Of what advantage is it to boost the sales volume unless there is also an increase in the volume of net profit.

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


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

OCCIDENTAL HOTEL
FIRE PROOF
CENTRALLY LOCATED
Rates $1.50 and up
EDWART R. SWETT, Mgr.
Muskegon :-: Michigan

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

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.

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

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

HOTEL HERMITAGE
European
Room and Bath $1.50 & $2
JOHN MORAN, Mgr.

$1,000,000
80 FIFTH AVE.
BUILDING
(of New York)
First Mortgage Sinking Fund 15-Year Gold Loan at 100 and Interest, to Yield
6%
Security is the 16 story building at Fifth Ave. and Fourteenth Street New York City, appraised at $1,675,000, of which the land value is $650,000. It is fully rented, the existing leases showing a net annual income applicable to interest and principal on this loan of $118,361.70, or about twice the maximum interest charges. Renewals now being negotiated are at increased rates. Sinking fund ca'ls for deposits of $145,000 annually.

A. E. KUSTERER & Co.
INVESTMENT BANKERS AND BROKERS
MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

Sand Lime Brick
Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer
Brick is Everlasting
Grande Brick Co., Grand Rapids
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction.

Our Collection Service
Must make good to you or we will.
"There's a Reason"
DEBTORS PAY DIRECT TO YOU AND IT'S ALL YOURS
Only the one small Service Charge —absolutely no extras.
References: Any Bank or Chamber of Commerce of Battle Creek, Mich.
MERCHANTS' CREDITORS ASSOCIATION OF U. S.
208-210 McCamly Bldg.
BATTLE CREEK, MICH.
For your protection we are bonded by the Fidelity & Casualty Company of New York City.

William Judson was pleasantly surprised one day last week to receive a call from two former associates in the National Wholesale Grocers' Association—Fred R. Drake, of Drake & Co., Inc., Easton Penn., and Douglas Bethard, of Jobst-Bethard Co., Peoria, Ill. Both gentlemen are guests at the Battle Creek sanitarium and drove over to Grand Rapids to spend a day with their old friend. Mr. Judson was the first President of the organization above named and served three years. Mr. Bethard succeeded him as President and Mr. Drake succeeded Mr. Bethard. Mr. Judson dined the gentlemen at the Kent Country Club and showed them about the city, including a glimpse of his own beautiful home on Fountain street.

School Supplies

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

SEND US YOUR ORDER TODAY

HAZELTINE & PERKINS DRUG CO.

Manistee Michigan Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids

Boric (Powd.)	15	@	25
Boric (Xtal)	15	@	25
Carbolic	37	@	43
Citric	58	@	70
Muriatic	3½	@	8
Nitric	9	@	15
Oxalic	15	@	25
Sulphuric	3½	@	8
Tartaric	40	@	50

Ammonia

Water, 26 deg.	10	@	18
Water, 18 deg.	09	@	14
Water, 14 deg.	6½	@	12
Carbonate	20	@	25
Chloride (Gran.)	10½	@	20

Balsams

Copaiba	90	@1	20
Fir (Canada)	2 55	@2	80
Fir (Oregon)	65	@1	00
Peru	2 00	@3	25
Tolu	3 00	@3	25

Barks

Cassia (ordinary)	25	@	30
Cassia (Saigon)	50	@	60
Sassafras (pw. 50c)		@	55
Soap Cut (powd.) 30c	18	@	25

Berries

Cubeb		@1	25
Fish		@	25
Juniper	09	@	20
Prickly Ash		@	30

Extracts

Licorice	60	@	65
Licorice powd.		@1	00

Flowers

Arnica	25	@	30
Chamomile (Ger.)	20	@	25
Chamomile Rom.			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
Camphor	1 05	@1	10
Guaiac		@	80
Guaiac, pow'd		@	90
Kino		@1	10
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
Tragacanth, pow.		@1	75
Tragacanth	1 75	@2	25
Turpentine		@	25

Insecticides

Arsenic	15	@	25
Blue Vitriol, bbl.		@	07
Blue Vitriol, less	08	@	15
Bordeaux Mix Dry	13½	@	25
Hellebore, White powdered	20	@	30
Insect Powder	40	@	55
Lead Arsenate Po.	17	@	30
Lime and Sulphur Dry	9	@	22
Paris Green	22	@	30

Leaves

Buchu	1 25	@1	30
Buchu, powdered		@1	30
Sage, Bulk	25	@	30
Sage, ¼ 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	1 00	@1	25
Amber, crude	1 50	@1	75
Amber, rectified	1 75	@2	00
Anise	1 50	@1	75
Bergamont	8 50	@8	75
Cajeput	1 50	@1	75
Cassia	4 25	@4	50
Castor	1 75	@2	00
Cedar Leaf	1 50	@1	75
Citronella	1 25	@1	50
Cloves	3 00	@3	25
Cocoanut		@	25
Cod Liver	1 90	@2	40
Croton	2 00	@2	25
Cotton Seed	1 40	@1	60
Cubebs	7 00	@7	25
Eigeron	6 00	@6	25
Eucalyptus	1 25	@1	50
Hemlock, pure	1 75	@2	00
Juniper Berries	3 50	@3	75
Juniper Wood	1 50	@1	75
Lard, extra	1 60	@1	80
Lard, No. 1	1 40	@1	60
Lavendar Flow	8 50	@8	75
Lavendar Gar'n	85	@1	20
Lemon	3 00	@3	25
Linseed, bld. bbl.		@1	10
Linseed, raw, bbl.		@1	07
Linseed, bld. less	1 17	@1	30
Linseed, ra. less	1 14	@1	27
Mustard, artifil. oz.		@	50
Neatsfoot	1 35	@1	50
Olive, pure	3 75	@4	50
Olive, Malaga, yellow	2 75	@3	00
Olive, Malaga, green	2 75	@3	00
Orange, Sweet	5 00	@5	25
Origanum, pure		@2	50
Origanum, com'l	1 00	@1	20
Pennyroyal	3 50	@3	75
Peppermint	22 50	@22	75
Rose, pure	13 50	@14	00
Rosemary Flows	1 25	@1	50
Sandalwood, E. I.	10 00	@10	25
Sassafras, true	2 00	@2	25
Sassafras, artif'l	90	@1	20
Spearmint	12 5	@@12	75
Sperm	1 50	@1	75
Tansy	5 00	@5	25
Tar, USP	50	@	65
Turpentine, bbl.		@1	14½
Turpentine, less	1 21	@1	34
Wintergreen, leaf	6 00	@6	25
Wintergreen, sweet birch	3 00	@3	25
Wintergreen, art.	75	@1	00
Wormseed	7 50	@7	75
Wormwood	8 50	@8	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	@	90
Iodide	4 66	@@4	86
Permanganate	20	@	30
Prussiate, yellow	65	@	75
Prussiate, red		@1	00
Sulphate	35	@	40

Roots

Alkanet	30	@	35
Blood, powdered	35	@	40
Calamus	35	@	60
Elecampane, pwd	25	@	30
Gentian, powd.	20	@	30
Ginger, African, powdered	30	@	35
Ginger, Jamaica	60	@	65
Ginger, Jamaica, powdered	55	@	60
Goldenseal, pow.		@7	50
Ipecac, powd.	3 75	@4	00
Licorice	35	@	40
Licorice, powd.	20	@	30
Orris, powdered	30	@	40
Poke, powdered	35	@	40
Rhubarb, powd.	1 00	@1	10
Rosinwood, powd.		@	40
Sarsaparilla, Hond. ground		@1	00
Sarsaparilla Mexican, ground		@1	25
Squills	35	@	40
Squills, powdered	60	@	70
Tumeric, powd.	20	@	25
Valerian, powd.		@	75

Seeds

Anise		@	35
Anise, powdered	35	@	40
Bird, 1s	13	@	17
Canary	13	@	20
Caraway, Po. .30	25	@	30
Cardamon		@4	00
Coriander pow. .30	20	@	25
Dill	18	@	25
Fennell	25	@	40
Flax	08	@	15
Flax, ground	08	@	15
Foenugreek pow.	15	@	25
Hemp	8	@	15
Lobelia, powd.		@1	25
Mustard, yellow	17	@	25
Mustard, black	20	@	25
Poppy	22	@	35
Quince	1 50	@1	75
Rape	15	@	20
Sabadilla	25	@	35
Sunflower	11½	@	15
Worm, American	30	@	40
Worm, Levant	4 25	@4	50

Tinctures

Aconite		@1	80
Aloes		@1	45
Arnica		@1	10
Asafoetida		@2	40
Belladonna		@1	35
Benzoin		@2	10
Benzoin Comp'd		@2	65
Buchu		@2	55
Cantharadies		@2	85
Capsicum		@2	30
Catechu		@1	75
Cinchona		@2	10
Colchicum		@1	80
Cubebs		@3	00
Digitalis		@1	80
Gentian		@1	35
Ginger, D. S.		@1	80
Guaiac		@2	20
Guaiac, Ammon.		@2	00
Iodine		@	95
Iodine, Colorless		@1	50
Iron, Clo.		@1	35
Kino		@1	40
Myrrh		@2	50
Nux Vomica		@1	55
Opium		@3	50
Opium, Camp.		@	85
Opium, Deodors'd		@3	50
Rhubarb		@1	70

Paints.

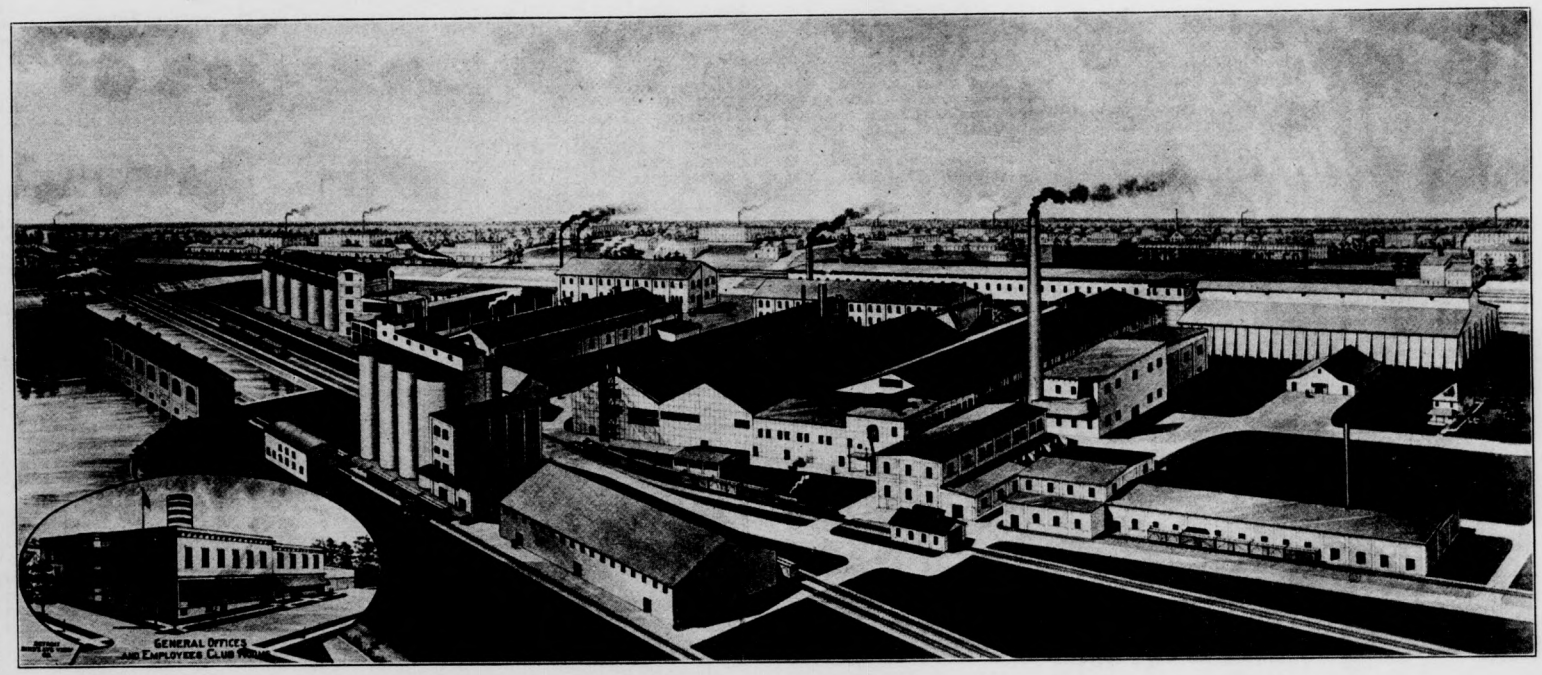
Lead, red dry	15¼	@15¾	
Lead, white dry	15¼	@15¾	
Lead, white oil	15¼	@15¾	
Ochre, yellow bbl.		@	2½
Ochre, yellow less	3	@	6
Red Venet'n Am.	3½	@	7
Red Venet'n Eng.	4	@	8
Putty	5	@	8
Whiting, bbl.		@	4½
Whiting	5½	@	10
L. H. P. Prep.	3 05	@3	25
Rogers Prep.	3 05	@3	25

Miscellaneous

Acetanalid	47	@	55
Alum	08	@	12
Alum. powd. and ground	09	@	15
Bismuth, Subnitrate	3 54	@3	59
Borax xtal or powdered	07	@	13
Cantharades, po.	1 50	@2	00
Calomel	1	@3	09
Capsicum, pow'd			35
Carmine	7 00	@7	50
Casia Buds	35	@	40
Cloves	50	@	55
Chalk Prepared	14	@	16
Chloroform	51	@	60
Chloral Hydrate	1 35	@1	85
Cocaine	12 10	@13	80
Cocoa Butter	50	@	75
Corks, list, less			40-10%
Copperas	2¾	@	10
Copperas, Powd.	4	@	10
Corrosive Sublm	1 58	@1	76
Cream Tartar	31	@	38
Cuttle bone	40	@	50
Dextrine	6	@	15
Dover's Powder	3 50	@4	00
Emery, All Nos.	10	@	15
Emery, Powdered	8	@	10
Epsom Salts, bbls.		@	
Epsom Salts, less	3¾	@	10
Ergot, powdered		@1	00
Flake, White	15	@	20
Formaldehyde, lb.	12	@	30
Gelatine	90	@1	05
Glassware, less 55%.			
Glassware, full case			60%
Glauber Salts, bbl.		@	02¼
Glauber Salts less	04	@	10
Glue, Brown	21	@	30
Glue, Brown Grd	15	@	20
Glue, white	27½	@	35
Glue, white grd.	25	@	35
Glycerine	25	@	45
Hops	65	@	75
Iodine	6 45	@6	90
Iodoform	7 35	@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		@	30
Nux Vomica, pow.	17	@	25
Pepper black pow.	32½	@	40
Pepper, White	42	@	50
Pitch, Burgundry	10	@	15
Quassia	12	@	15
Quinine	72	@1	33
Rochelle Salts	30	@	35
Saccharine		@	30
Salt Peter	11	@	22
Seidlitz Mixture	30	@	40
Soap, green	15	@	30
Soap mott cast.	22½	@	25
Soap, white castile case		@13	50
Soap, white castile less, per bar		@1	45
Soda Ash	3	@	10
Soda Bicarbonate	3½	@	10
Soda, Sal	02½	@	08
Spirits Camphor		@1	25
Sulphur, roll	3½	@	10
Sulphur, Subl.	04	@	10
Tamarinds	20	@	25
Tartar Emetic	70	@	75
Turpentine, Ven.	50	@	75
Vanilla Ex. pure	1 75	@2	25
Vanilla Ex. pure	2 50	@3	00
Zinc Sulphate	06	@	15

Newaygo Portland Cement

First in Quality = First in Service



Mammoth and Modern Plant of Newaygo Portland Cement Co.

THE QUALITY of Newaygo Portland Cement, and the Service that goes with it has made possible our growth and reputation. During the last quarter of a century our production has been increased six-fold—from 2000 sacks daily to 12000 sacks daily. We are meeting the demand for Newaygo Portland Cement by constantly improving and enlarging our facilities. Today there is not a better or more uniform cement manufactured in this or any other country.

Newaygo Portland Cement is distributed by leading building material supply dealers throughout Michigan.

Newaygo Portland Cement Co.

General Office and Plant
Newaygo, Mich.

Sales Office
Building and Loan Building
Grand Rapids, Mich.

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

Cheese
Raisins
Peppers
Chocolate
Runkles Cocoa

DECLINED

Macaroni
Corn Syrup
Sugar

AMMONIA

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

AXLE GREASE

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

BAKING POWDERS

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

BEECH-NUT BRANDS.

Mints, all flavors	60
Gum	70
Fruit Drops	70
Caramels	70
Sliced bacon, large	4 95
Sliced bacon, medium	3 00
Sliced beef, large	**4 50**
Sliced beef, medium	2 80
Grape Jelly, large	4 50
Grape Jelly, medium	2 70
Peanut butter, 16 oz.	4 70
Peanuts butter, 10½ oz	3 25
Peanut butter, 6¼ oz.	2 00
Peanut butter, 3½ oz.	1 25
Prepared Spaghetti	1 40
Baked beans, 16 oz.	1 40

Original
Condensed Pearl
Crown Capped
doz., 10c dz. 85
dz 15c. dz. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2	3 85
Cream of Wheat, 18s	3 90
Cream of Wheat, 24, 14 oz.	3 05
Pillsbury's Best Cer'l	2 20
Quaker Puffed Rice	5 60
Quaker Puffed Wheat	4 30
Quaker Brfst Biscuit	1 90
Ralston Branzos	3 20
Ralston Food, large	4 00
Saxon Wheat Food	3 90
Vita Wheat, 12s	1 80

Post's Brands.

Grape-Nuts, 24s	3 80
Grae-Nuts, 100s	2 75
Instant Postum, No. 8	**5 40**
Instant Postum, No. 9	5 00
Instant Postum No. 10	4 50
Postum Cereal, No. 0	2 25
Postum Cereal, No. 1	2 70
Post Toasties, 36s	3 45
Post Toasties, 24s	3 45
Post's Bran, 24s	2 70

BROOMS

Jewell, doz	5 75
Standard Parlor, 23 lb.	8 25
ancy Parlor, 23 lb.	9 25
Ex. Fancy Parlor 25 lb.	9 75
Ex. Fcy. Parlor 26 lb.	10 50
Toy	2 25
Whisk, No. 3	2 75

BRUSHES

Scrub

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

Stove

Shaker	1 80
No. 50	2 00
Peerless	2 60

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs.	12.1
Plumber, 40 lbs.	12,8
Paraffine, 6s	14½
Paraffine, 12s	14½
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT.

Apples, 3 lb. Standard	1 50
Apples, No. 10	4 50@5 75
Apple Sauce, No. 10	7 50
Apricots, No. 1	1 75@2 00
Apricots, No. 2	3 00
Apricots, No. 2½	**3 00@3 75**
Apricots, No. 10	9 25
Blackberries, No. 10	10 25
Blueberries, No. 2	2 00@2 75
Blueberries, No. 10	13 00
Cherries, No. 2	3 50
Cherries, No. 2½	4 00
Cherries, No. 10	11 75
Loganberries No 2	3 00
Loganberries, No. 10	10 00
Peaches, No. 1	1 25@1 80
Peaches, No. 1, Sliced	1 40
Peaches, No 2	2 75
Peaches, No. 2½ Mich	3 25
Peaches, 2½ Cal	3 25@3 75
Peaches, 10, Mich.	8 50
Pineapple, 1, sl.	1 80@2 00
Pineapple, 2 sl.	2 80@3 00
P'apple, 2 br. sl.	2 65@2 85
P'apple, 2½, sli.	3 35@3 50
P'apple, 2, cru.	**2 60@2 75**
Pineapple, 10 cru.	**11 50**
Pears, No. 2	4 00
Pears, No. 2½	4 25@4 75
Plums, No. 2	2 40@2 50
Plums, No. 2½	2 90
Raspberries, No. 2, blk	3 60
Rasp's, Red, No. 10	15 00
Rasp's, Black, No. 10	16 00
Rhubarb, No. 10	4 75@5 50
Strawberries, No. 10	12 00

CANNED FISH.

Clam Ch'der, 10½ oz.	1 35
Clam Ch., No. 3	3 50
Clams, Steamed, No. 1	2 00
Clams, Minced, No. 1	3 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	2 75
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 85
Cove Oysters, 5 oz.	1 90
Lobster, No. ¼, Star	2 60
Shrimp, 1, wet	2 10@2 25
Sard's, ¼ Oil, Ky	5 25@6 00
Sardines, ¼ Oil, k'less	4 75
Sardines, ¼ Smoked	6 75
Salmon, Warrens ½s	2 75
Salmon, Rd Alaska	3 90
Salmon, Med. Alaska	3 25
Salmon, Pink Alaska	1 85
Sardines, Im. ¼, ea.	10@28
Sardines, Im., ½, ea.	25
Sardines, Cal.	1 65@1 80
Tuna, ½, Albocore	95
Tuna, ¼s, Curtis, doz.	2 20
Tuna, ½s, Curtis, doz.	3 50
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT.

Bacon, Med. Beechnut	3 00
Bacon, Lge Beechnut	4 95
Beef, No. 1, Corned	2 70
Beef, No. 1, Roast	**2 70**
Beef, No. 2½, Qua. sli.	**1 85**
Beef, No. ½, Qua. sli.	**1 75**
Beef, 5 oz., Qua. sli.	**2 50**
Beef, No. 1, B'nut, sli.	**4 50**
Beefsteak & Onions, s	2 75
Chili Con Ca., 1s	1 35@1 45
Deviled Ham, ¼s	2 20
Deviled Ham, ½s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 10
Potted Meat, ¼ Libby	**52½**
Potted Meat, ½ Libby	90
Potted Meat, ½ Qua.	**85**
Potted Ham, Gen. ¼	1 85
Vienna Saus., No. ½	1 35
Vienna Sausage, Qua.	**95**
Veal Loaf, Medium	2 30

Baked Beans

Campbells	1 15
Quaker, 18 oz.	90
Fremont, No. 2	1 20
Snider, No. 1	95
Snider, No. 2	1 25
Van Camp, small	85
Van Camp, Med.	1 15

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips	4 60@4 75
No. 2½, Lge. Green	4 50
W. Bean, cut	2 25
W. Beans, 10	8 50@12 00
Green Beans, 2s	2 00@3 75
Gr. Beans, 10s	7 50@13 00
L. Beans, 2 gr.	1 35@2 65
Lima Beans, 2s, Soaked	95
Red Kid. No. 2	1 20@1 35
Beets, No. 2, wh.	1 75@2 40
Beets, No. 2, cut	1 60
Beets, No. 3. cut	1 80
Corn, No. 2, Ex stan	**1 65**
Corn, No. 2, Fan.	**1 80@2 25**
Corn, No. 2, Fy. glass	3 25
Corn, No. 10	7 50@16 75
Hominy, No. 3	1 00@1 15
Okra, No. 2, whole	2 00
Okra, No. 2, cut	1 60
Dehydrated Veg. Soup	90
Dehydrated Potatoes, lb.	45
Mushrooms, Hotels	42
Mushrooms, Choice	53
Mushrooms, Sur Extra	70
Peas, No. 2, E. J.	1 75@1 85
Peas, No. 2, Sift., June	2 00
Peas, No. 2, Ex. Sift. E. J.	2 25
Peas, Ex. Fine, French	25
Pumpkin, No. 3	1 35@1 50
Pumpkin, No. 10	4 50@5 60
Pimentos, ¼, each	12@14
Pimentos, ½, each	27
Sw't Potatoes, No. 2½	1 60
Saurkraut, No. 3	1 40@1 50
Succotash, No. 2	1 65@2 50
Succotash, No. 2, glass	2 30
Spinach, No. 1	1 25
Spinach, No. 2	1 60@1 90
Spinach, No. 3	2 10@2 50
Spinach, No. 10	6 00@7 00
Tomatoes, No. 2	1 40@1 60
Tomatoes, No. 3	2 00@2 25
Tomatoes, No. 2, glass	2 60
Tomatoes, No. 10	7 50

CATSUP.

B-nut, Small	2 70
Lily Valley, 14 oz.	2 60
Lily of Valley, ½ pint	1 75
Paramount, 24, 8s	1 45
Paramount, 24, 16s	2 40
Paramount, 6, 10s	10 00
Sniders, 8 oz.	1 95
Sniders, 16 oz.	2 95
Quaker, 8½ oz.	1 25
Quaker, 10½ oz.	1 40
Quaker, 14 oz.	1 90
Quaker, Gallon Glass	**12 50**

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE

Roquefort	53
Kraft, Small tins	1 65
Kraft, American	1 65
Chili, small tins	1 65
Pimento, small tins	1 65
Roquefort, small tins	2 25
Camenbert, small tins	2 25
Wisconsin New	28
Longhorn	28
Michigan Full Cream	27
New York Full Cream	31
Sap Sago	42
Brick	**26**

CHEWING GUM.

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

CHOCOLATE.

Baker, Caracas, ⅛s	37
Baker, Caracas, ¼s	35
Hersheys, Premium, ½s	35
Hersheys, Premium, ¼s	36
Runkle, Premium, ½s	33
Runkle, Premium, 1/5s	36
Vienna Sweet, ¼s	36

COCOA.

Bunte, ⅛s	43
Bunte ½ lb.	35
Bunte lb.	32
Droste's Dutch, 1 lb.	**8 50**
Droste's Dutch, ½ lb	**4 50**
Droste's Dutch, ¼ lb.	**2 35**
Hersheys, ⅛s	35
Hersheys, ½s	28
Huyler	36
Lowney, ⅛s	40
Lowney, ¼s	40
Lowney, ½s	38
Lowney, 5 lb. cans	37
Runkles, ½s	34
Runkls, 1/5s	38
Van Houten, ¼s	15
Van Houten, ½s	75

COCOANUT

Dunham's

15 lb. case, ⅛s and ¼s	49
15 lb. case, ¼s	48
15 lb. case, ½s	47

CLOTHES LINE.

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

COFFEE ROASTED

Bulk

Rio	29½
Santos	35@37
Maracaibo	37
Gautemala	40
Java and Mocha	49
Bogota	41
Peaberry	36

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

Telfer Coffee Co. Brand
Bokay.

Coffee Extracts

M. Y., per 100	12
Frank's 50 pkgs.	4 25
Hummel's 50 1 lb.	10½

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK

Quaker, Tall, 4 doz.	4 85
Quaker, Baby, 8 doz.	4 75
Quaker, Gallon, ½ doz.	4 75
Blue Grass, Tall 48	**4 75**
Blue Grass, Baby, 96	4 65
Blue Grass, No. 10	4 75
Carnation, Tall, 4 doz.	5 00
Carnation, Baby, 8 dz.	4 90
Every Day, Tall	5 00
Every Day, Baby	4 90
Pet, Tall	5 00
Pet, Baby, 8 oz.	4 90
Borden's, Tall	5 00
Borden's Baby	4 90
Van Camp, Tall	4 90
Van Camp, Baby	3 75

CIGARS

G. J. Johnson's Brand

G. J. Johnson Cigar, 10c	75 00

Tunis Johnson Cigar Co.

Van Dam, 10c	75 00
Little Van Dam, 5c	37 50

Worden Grocer Co. Brands

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

CONFECTIONERY

Stick Candy	Pails
Standard	17
Jumbo Wrapped	19
Pure Sugar Sticks 600s	4 20
Big Stick, 20 lb. case	20

Mixed Candy

Kindergarten	18
Leader	16
X. L. O.	13
French Creams	17
Cameo	20
Grocers	12

Fancy Chocolates

5 lb. Boxes

Bittersweets, Ass'ted	1 70
Choc Marshmallow Dp	1 70
Milk Chocolate A A	1 70
Nibble Sticks	1 85
Fruit and Nut Rolls	1 25
No. 12, Choc., Light	1 65
Chocolate Nut Rolls	1 75

Gum Drops	Pails
Anise	17
Citron Gums	17
Challenge Gums	14
Favorite	20
Superior, Boxes	24

Lozenges.	Pails
A. A. Pep. Lozenges	19
A. A. Pink Lozenges	19
A. A. Choc. Lozenges	19
Motto Hearts	20
Malted Milk Lozenges	22

Hard Goods.	Pails
Lemon Drops	19
O. F. Horehound dps.	19
Anise Squares	19
Peanut Squares	20
Horehound Tabets	19

Cough Drops	Bxs.
Putnam's	1 35
Smith Bros.	1 50

Package Goods

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

Specialties.

Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	19
Atlantic Cream Mints	31
Silver King M.Mallows	1 60
Walnut Sundae, 24, 5c	80
Neapolitan, 24, 5c	80
Yankee Jack, 24, 5c	80
Mich. Sugar Ca., 24, 5c	80
Pal O Mine, 24, 5c	80

COUPON BOOKS

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

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

CREAM OF TARTAR

6 lb. boxes	38

DRIED FRUITS

Apples

Domestic, 20 lb. box	11
N. Y. Fcy, 50 lb. box	**16½**
N. Y. Fcy, 14 oz. pkg.	**17½**

Apricots

Evaporated, Choice	30
Evaporated, Fancy	35
Evaporated, Slabs	27

Citron

10 lb. box	**48**

Currants

Package, 14 oz.	15½
Greek, Bulk, lb.	15

Dates

Dromadary, 36s	6 75

Peaches

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

Peal

Lemon, American	**24**
Orange, American	**24**

Raisins.

Seeded, bulk	09
Thompson's s'dles blk	09¼
Thompson s seedless. 15 oz.	**11½**
Seeded, 15 oz.	11½

California Prunes

90@100, 25 lb. boxes	@08½
60@70, 25 lb. boxes	**@10½**
50@60, 25 lb. boxes	@11½
40@50, 25 lb. boxes	@13
30@40, 25 lb. boxes	@16
20@30, 25 lb. boxes	**@23**

FARINACEOUS GOODS

Beans

Med. Hand Picked	05½
Cal. Limas	15
Brown, Swedish	07½
Red Kidney	10½

Farina

24 packages	2 50
Bulk, per 100 lbs	06½

Hominy

Pearl, 100 lb. sacks	4 25

Macaroni

Domestic, 20 lb. box	09½
Armours, 2 doz., 8 oz.	**1 80**
Fould's 2 doz., 8 oz.	2 25
Quaker, 2 doz.	**2 00**

Pearl Barley

Chester	5 00
000	6 50
Barley Grits	06

Peas

Scotch, lb.	06½
Split, lb. yellow	08
Split green	**10**

Sago

East India	**10**

Tapioca

Pearl, 100 lb. sacks	09
Minute, 8 oz., 3 doz.	**4 05**
Dromedary Instant	3 60

FLAVORING EXTRACTS

Doz. Vanilla	PURE	Doz. Lemon
1 75	⅞ ounce	1 75
2 00	1¼ ounce	2 00
3 60	2¼ ounce	3 60
3 50	2 ounce	3 50
6 00	4 ounce	6 00

UNITED FLAVOR

Imitation Vanilla

1 ounce, 10 cent, doz.	**90**
2 ounce, 15 cent, doz.	**1 25**
3 ounce, 25 cent, doz.	**2 00**
4 ounce, 30 cent, doz.	**2 25**

Jiffy Punch

3 doz. Carton	**2 25**
Assorted flavors.	

FRUIT CANS

Mason.

Half pint	7 60
One pint	7 75
One quart	9 00
Half gallon	12 00

Ideal Glass Top.

Rubbers.

Half pint	9.00
One pint	9 25
One quart	11 00
Half gallon	**15 25**

GELATINE

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

HORSE RADISH

Per doz., 5 oz.	1 20

JELLY AND PRESERVES

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

JELLY GLASSES

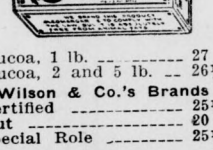
8 oz.,, per doz.	37

OLEOMARGARINE

Kent Storage Brands.

Good Luck, 1 lb.	28
Good Luck, 2 lb.	27½
Gilt Edge, 1 lb.	28
Gilt Edge, 2 lb.	27½
Delicia, 1 lb.	23½
Delicia, 2 lb.	23

Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb.	27
Nucoa, 2 and 5 lb.	26½

Wilson & Co.'s Brands

Certified	25½
Nut	20
Special Role	25½

MATCHES

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

Safety Matches

Quaker, 5 gro. case	4 25

MINCE MEAT

None Such, 4 doz.	6 47
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

MOLASSES

Gold Brer Rabbit

No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2½, 24 cans to cs.	6 45
No. 1½, 36 cans to cs.	5 30

Green Brer Rabbit

No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2½, 24 cans to cs.	5 10
No. 1½, 36 cans to cs.	4 30

Aunt Dinah Brand.

No. 10, 6 cans to case	3 00
No. 5, 12 cans o case	3 25
No. 2½, 24 cans o cs.	3 50
No. 1½, 36 cans oe cs.	3 00

New Orleans

Fancy Open Kettle	74
Choice	62
Fair	41

Half barrels 5c extra

Molasses in Cans.

Dove, 36, 2 lb. Wh. L	5 60
Dove, 24, 2½ lb Wh. L	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2½ lb. Black	3 90
Dove, 6, 10 lb. Blue L	4 45
Palmetto, 24, 2½ lb.	5 15

NUTS.

Whole

Almonds, Terregona	28
Brazil, New	18
Fancy mixed	22
Filberts, Sicily	25
Peanuts, Virginia Raw	12½
Peanuts, Vir. roasted	14
Peanuts, Jumbo, raw	14
Peanuts, Jumbo, rstd	16½
Pecans, 3 star	22
Pecans, Jumbo	50
Walnuts, California	28

Salted Peanuts.

Fancy, No. 1	14
Jumbo	23

Shelled.

Almonds	70
Peanuts, Spanish, 125 lb. bags	11
Filberts	32
Pecans	1 10
Walnuts	60
Bulk, 3 gal. keg	5 25

OLIVES.

Bulk, 5 gal. keg	8 50
Quart Jars, dozen	6 50
Bulk, 2 gal. keg	3 60
Pint, Jars, dozen	3 50
4 oz. Jar, plain, doz.	1 30
5½ oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 30
20 oz. Jar, Pl. doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed, doz.	4 50@4 75
20 oz. Jar, stuffed dz.	7 00

PARIS GREEN

½s	31
1s	29
2s and 5s	27

PEANUT BUTTER.

Bel Car-Mo Brand

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

PETROLEUM PRODUCTS

	Iron Barrels
Perfection Kerosine	12.1
Red Crown Gasoline	
Tank Wagon	15.7
Solite Gasoline	19.7
Gas Machine Gasoline	38.2
V. M. & P. Naphtha	21.6
Capitol Cylinder	41.2
Atlantic Red Engine	23.2
Winter Black	13.7

Polarine
THE PERFECT MOTOR OIL

Iron Barrels.

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

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

PICKLES

Medium Sour

Barrel, 1600 count	18 50
Half bbls., 800 count	10 00
50 gallon kegs	5 00

Sweet Small

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

Dill Pickles.

600 Size, 15 gal.	14 00

PIPES.

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

PLAYING CARDS

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

POTASH

Babbitt's 2 doz.	2 75

FRESH MEATS

Beef.

Top Steers & Heif.	@19
Good Steers & H'f	16@17½
Med. Steers & H'f.	13½@15
Com. Steers & H'f.	10@12½

Cows.

Top	14
Good	12½
Medium	11
Common	10

Veal.

Top	19
Good	17
Medium	15

Lamb.

Spring Lamb	28
Good	25
Medium	23
Poor	18

Mutton.

Good	16
Medium	12
Poor	10

Pork.

Light hogs	17
Medium hogs	19
Heavy hogs	16
Loins	33
Butts	26
Shoulders	22
Spareribs	17
Neck bones	06

PROVISIONS

Barreled Pork

Clear Back	34 50@35 00
Short Cut Clear	34 50@35 00

Dry Salt Meats

S P Bellies	28 00@30 00

Lard

Pure in tierces	19½
60 lb. tubs	advance ¼
50 lb. tubs	advance ¼
20 lb. pails	advance ¾
10 lb. pails	advance ⅞
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	14
Compound, tubs	14½

Sausages

Bologna	12½
Liver	12
Frankfort	17
Pork	18@20
Veal	17
Tongue, Jellied	32
Headcheese	16

Smoked Meats

Hams, Cert., 14-16 lb.	31
Hams, Cert., 16-18, lb.	32
Ham, dried beef sets	@34
California Hams	@20
Picnic Boiled Hams	30 @32
Boiled Hams	45 @47
Minced Hams	14 @17
Bacon	33 @42

Beef

Boneless, rump	18 00@22 00
Rump, new	18 00@22 00

Mince Meat.

Condensed No. 1 car	2 00
Condensed Bakers brick	31
Moist in glass	8 00

Pig's Feet

Cooked in Vinegar

⅛ bbls.	1 55
¼ bbls., 35 lbs.	2 75
½ bbls.	5 30
1 bbl.	15 00

Tripe.

Kits, 15 lbs.	90
¼ bbls. 40 lbs.	1 60
½ bbls., 80 lbs.	3 00
Hogs, per lb.	@42
Beef, round set	14@26
Beef, middles, set	25@30
Sheep a skein	1 75@2 00

RICE

Fancy Blue Rose	08½
Fancy Head	09
Broken	06

ROLLED OATS

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

RUSKS.

Holland Rusk Co. brand

18 roll packages	2 30
36 roll packages	4 50
36 carton packages	5 20
18 carton packages	2 65

SALERATUS

Arm and Hammer	3 75

SAL SODA

Granulated bbs.	1 80
Granulated, 60 lbs. cs	1 35
Granulated, 36 2½ lb. packages	2 25

COD FISH

Middles	15½
Tablets, 1 lb. Pure	19½
Tablets, ½ lb. Pure, doz.	1 40
Wood boxes, Pure	29½
Whole Cod	11½

Holland Herring

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

Herring

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

Lake Herring

½ bbl., 100 lbs.	6 50

Mackerel

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

White Fish

Med. Fancy, 100 lb.	13 00

SHOE BLACKENING

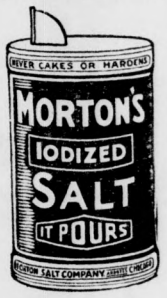
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.

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

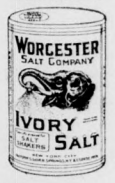
SALT.

Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2	2 40
Med. No. 1, Bbls.	2 75
Med. No. 1 100 lb bg	85
Farmer Spec., 70 lb.	85
Packers Meat, 56 lb.	57
Crushed Rock for Ice cream, 100 lb. each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
100, 3 lb. Table	5 50
70, 4 lb. Table	5 00
28, 10 lb. Table	4 75
28 lb. bags, Table	40



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

Worcester



8lbs 50 lb sks	5 40
8lbs 60-5 sk	5 55
8lbs 120-2½ sks	6 05
100-3 lb. sks.	6 05
8lbs 280 lb bulk:	
A-Butter	4 00
AA-Butter	4 00
Plain 50 lb. blks.	45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm sk.	85
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart.	2 40
Bags 25 lb. No. 1 med.	26
Bags 25 lb Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

SOAP

Am. Family, 100 box	6 30
Export 120 box	4 90
Big Four Wh. Na. 100s	3 75
Flake White, 100 box	4 25
Fels Naptha, 100 box	5 60
Grdma White Na. 100s	4 10
Rub No More White Naptha, 100 box	4 00
Rub-No-More, yellow	5 00
Swift Classic, 100 box	4 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 75
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Octagon	6 35
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 lge.	3 45
Quaker Hardwater Cocoa, 72s, box	2 85
Fairbank Tar, 100 bx	4 00
Trilby Soap, 100, 10c, 10 cakes free	8 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

CLEANSERS

80 can cases, $4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 dz	2 25
Old Dutch Clean, 4 dz	3 40
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	5 75
Rub No More, 100, 10 oz.	3 85
Rub No More, 18 Lg.	4 00
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.

Allspice, Jamaica	@16
Cloves, Zanzibar	@40
Cassia, Canton	@25
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochin	@30
Mace, Penang	@1 00
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70@90	@78
Nutmegs, 105-110	@70
Pepper, Black	@25

Pure Ground in Bulk

Allspice, Jamaica	@18
Cloves, Zanzibar	@42
Cassia, Canton	@25
Ginger, Corkin	@30
Mustard	@28
Mace, Penang	@1 00
Peper, Black	@30
Nutmegs	@75
Pepper, White	@42
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponelty 3½ oz.	3 25
Kitchen Bouquet	4 50
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory 1 oz.	90
Thyme, 1 oz.	90
Tumeric 2½ oz.	90

STARCH

Corn

Kingsford 40 lbs	11¼
Powdered, bags	4 50
Argo, 48, 1 lb. pkgs.	4 05
Cream, 48-1	4 80
Quaker, 40-1	7½

Gloss

Argo, 48, 1 lb. pkgs.	4 05
Argo, 12, 3 lb. pkgs.	2 96
Argo, 8, 5 lb. pkgs.	3 35
Silver Gloss, 48 1s	11
Elastic, 64 pkgs.	5 35
Tiger, 48-1	3 50
Tiger, 50 lbs.	06½

CORN SYRUP.

Penick Golden Syrup

6, 10 lb. cans	2 75
12, 5 lb. cans	2 96
24, 2½ lb. cans	3 06
24, 1½ lb. cans	2 18

Crystal White Syrup

6, 10 lb. cans	3 14
12, 5 lb. cans	3 34
24, 2½ lb. cans	3 49
24, 1½ lb. cans	2 46

Penick Maple-Like Syrup

6, 10 lb. cans	3 89
12, 5 lb. cans	4 09
24, 2½ lb. cans	4 24
24, 1½ lb. cans	2 95

Unkle Ned

6, 10 lb. cans	3 11
24, 2½ lb. cans	3 41
24, 1½ lb. cans	2 59

Corn

Blue Karo, No. 1½	2 38
Blue Karo, No. 2½ doz.	3 26
Blue Karo, No. 10	3 06
Red Karo, No. 1½	2 66
Red Karo, No. 5, 1 dz.	3 64
Red Karo, No. 10	3 44

Imt. Maple Flavor.

Orange, No. 1½, 2 dz.	3 11
Orange, No. 5, 1 doz.	4 34
Orange, No. 10	4 14

Maple.

Green Label Karo,	
Green Label Karo	5 19

Maple and Cane

Kanuck, per gal.	1 50
Mayflower, per gal.	1 55

Maple.

Michigan, per gal	2 50
Welchs, per gal.	2 89

TABLE SAUCES

Lea & Perrin, large	6 00
Lea & Perrin, small	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco, 2 oz.	4 25
Sho You, 9 oz., doz.	2 70
A-1 large	5 20
A-1, small	3 15
Capers, 2 oz.	2 30

TEA.

Japan.

Medium	27@33
Choice	37@46
Fancy	54@62
No. 1 Nibbs	56
1 lb. pkg. Sifting	12

Gunpowder

Choice	32
Fancy	42

Ceylon

Pekoe, medium	65

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	36
Choice	45
Fancy	50

TWINE

Cotton, 3 ply cone	45
Cotton, 3 ply balls	47
Wool, 6 ply	18

VINEGAR

Cider, 40 Grain	24
White Wine, 80 grain	25
White Wine, 40 grain	19

WICKING

No. 0, per gross	75
No. 1, per gross	1 10
No. 2, per gross	1 60
No. 3, per gross	2 00
Peerless Rolls, per doz.	90
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	80

WOODENWARE

Baskets

Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 80
Market, drop handle	85
Market, single handle	90
Market extra	1 50
Splint, large	8 50
Splint, medium	7 50
Splint, small	6 50

Churns.

Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases

No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	6 25
No. 2, Star Egg Trays	12 50

Mop Sticks

Trojan spring	2 00
Eclipse patent spring	2 00
No. 2 pat. brush hold	2 00
Ideal No. 7	1 50
12 oz. Cot. Mop Heads	2 55
16 oz. Ct. Mop Heads	3 00

Pails

10 qt. Galvanized	2 50
12 qt. Galvanized	2 75
14 qt. Galvanized	3 10
12 qt. Flaring Gal. Ir.	5 00
10 qt. Tin Dairy	4 00
16 oz. Ct. Mop Heads	3 20

Traps

Mouse, Wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs

Large Galvanized	9 00
Medium Galvanized	7 75
Small Galvanized	6 75

Washboards

Banner, Globe	5 75
Brass, single	6 00
Glass, single	6 00
Double Peerless	8 50
Single Peerless	7 50
Northern Queen	5 50
Universal	7 25

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	05¾
No. 1 Fibre	08
Butchers Manila	06
Kraft	08
Kraft Stripe	09½

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1½ doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1½ doz.	1 35

YEAST—COMPRESSED

Fleischmann, per doz.	30

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Sept. 29—In the matter of Powers Butler Co., Bankrupt No. 2764, the trustee has filed in court his report of the receipt of an offer of $750, from James Bale, of Grand Rapids, for all of the stock in trade, furniture and fixtures of the estate. The property is appraised at $2,138.54. The date fixed for sale is Oct. 9. The sale will be held at 535 Michigan Trust building, Grand Rapids. The trustee, H. L. Boggs, has an inventory and appraisal and a second inventory and appraisal may be seen at the office of the referee.

In the matter of John J. De Jonge, Bankrupt No. 2544, the trustee has filed his final report and account and the final meeting will be held at the office of the referee on Oct. 9. The trustee's final report and account will be passed upon, administration expenses paid, and a first and final dividend to creditors paid.

Sept. 30. On this day was held the first meeting of creditors in the matter of Henry La Coss, Bankrupt No. 2754. The bankrupt was resent in person and by attorney, Charles H. Lillie. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The meeting then adjourned without date and the matter has been 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 John Prawdzik, Bankrupt No. 2769. The bankrupt was present in person and by attorneys, Dilley & Souter. No creditors were present in person. Certain creditors were represented by Corwin & Norcross. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The meeting then adjourned without date and the matter was 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 Ervin Mishler, Bankrupt No. 2767. The bankrupt was present in person and by attorneys, Corwin & Norcross and W. G. Bower. Creditors were present in person and by A. E. Kidder, attorney. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee and the amount of his bond placed at $100. The meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Andrew R. Huizenga, doing business as Huizenga Bros., Bankrupt No. 2772. The bankrupt was present in person and by attorney, Robert L. Campbell, attorney. Claims were proved and allowed. The creditors were present in person and by Weston & Fox, attorneys. M. N. Kennedy was elected trustee and his bond placed at $500. The bankrupt was sworn and examined without a reporter. The meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of John De Boe, Bankrupt No. 2771. The bankrupt was present in person and by attorneys, Turner & Boyd. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The matter was then adjourned without date and the matter closed and returned to the district court as a no-asset case.

Oct. 1. On this day was held the adjourned first meeting of creditors in the matter of Lewelyn & Co., Bankrupt No. 2639. There were no appearances. By agreement the matter was further adjourned to Oct. 15.

Sept. 30. On this day was held the first meeting of creditors in the matter of Otto P. Grewe, Bruno Humberg and Grewe & Humberg, a co-partnership, Bankrupt No. 2770. The bankrupts were present in person and by attorney, A. E. Leckner. Creditors were present by S. J. Moran, of Chicago. Claims were proved and allowed. The bankrupts were sworn and examined by Mr. Moran, with a stenographer taking the testimony. W. N. Snow was elected trustee and the amount of his bond placed at $500. The meeting then adjourned without date.

Oct. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Betsy A. Newville, individually and doing business as Betsy Ann Gift Shop, Bankrupt No. 2783. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt resides in Grand Rapids, and her occupation is that of a merchant. The schedules show assets of $250, of which the full interest is claimed as exempt, with liabilities of $427.60. 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 bankrupt creditors is as follows:

Friedman-Spring Dry Goods Co., Grand Rapids	$18.00
G. R. Dry Goods Co., Grand Rapids	72.79
Press, Grand Rapids	36.00
Globe Printing Co., Grand Rapids	20.00
Hesse's, Grand Rapids	24.47
Henderson Lith. Co., Cincinnati	65.62
Mich. Bell Tele. Co., Grand Rapids	9.70

United

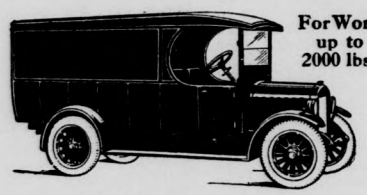
The Right Motor Truck for Every Business

ATTENTION has been so centered on the *United Highway Special,* that many business men haven't realized that this is only *one* of four popular models which take care of every transportation need up to 5000 lb. load.

Twelve Years' Exclusive Truck Experience

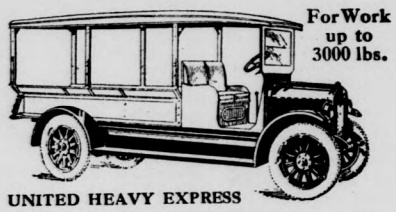
The United Line of today is the result of 12 years' building of high grade trucks. United engineers and field men know the special demands put upon a motor truck by every line of business.

Do not confuse United trucks with cheap delivery cars built upon pleasure car chassis. The difference in cost will be more than made up by the long life and freedom from repairs of the United product, backed by exclusive *truck* experience.



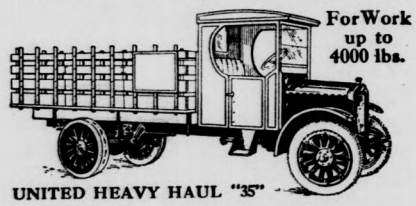
For Work up to 2000 lbs.

UNITED HIGHWAY SPECIAL



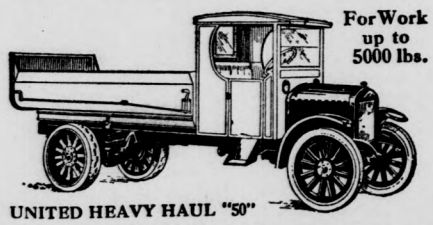
For Work up to 3000 lbs.

UNITED HEAVY EXPRESS



For Work up to 4000 lbs.

UNITED HEAVY HAUL "35"



For Work up to 5000 lbs.

UNITED HEAVY HAUL "50"

Trucks That Meet 1926 Conditions

The four United models have proved their worth to the modern merchant, by keeping his yearly transportation costs *down.* Each United model is the lowest in first cost of any *real* truck that could be compared with it.

Further economies will be noticed the longer you keep United trucks in service, because they are built to handle every day, the heavy loads, the fast driving, sudden braking and bad road conditions which soon wreck less well-designed and less strongly built vehicles.

See the Complete United Line

Come to our salesroom and let us show you the best United model to combine economy and long life in your business.

UNITED MOTOR PRODUCTS CO.

GRAND RAPIDS, MICHIGAN

Desirable Territory Open

Niloak Pottery Co., Benton, Ark.	4.69
Dr. C. E. Rankin, Grand Rapids	7.00
Paul Steketee & Sons, Grand Rap.	50.00
I. Shainin & Co., San Francisco	7.00
Acorn Press, Omaha	.64
Buzza Co., Minneapolis	77.09
Wurzburg's Dry Goods Co., Grand Rapdis	34.60

Oct. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Herbert L. Little, Bankrupt No. 2781. 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 that of electrician. The schedules show assets of $111.55, of which $78.55 is claimed as exempt, with liabilities of $1,310.60. 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 bankrupt creditors is as follows:

Winegar Furn. Co., Grand Rapids	$ 73.95
Ackerman Electric Co., Grand Rap.	1.50
Grinnell Bros., Grand Raids	67.00
Mrs. Hazel Fisher, Grand Rapids	486.00
T. W. Strahan, Grand Rapids	14.50
Miller Top Co., Grand Raids	10.00
M. R. Rubber Co., Grand Rapids	3.65
Dr. Louis Barth, Grand Rapids	104.00
Frank H. Little, Grand Rapids	500.00

Oct. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Fred C. Schmieding, Bankrupt No. 2780. The matter has been referred to Charles B. Blar as referee in bankruptcy. The bankrupt is a resident of Shelby and his occupation is that of a merchant. The schedules show assets of $2,238.34, of which $1,000.15 is claimed as exempt, with liabilities of $6,583.89. The first meeting will be called promptly and note of the same made herein. The list of the bankrupts creditors is as follows:

Church & Webber, Shelby	$1,759.77
Klose Electric Co., Kalamazoo	47.90
Cedar Grove Stove Co., Cedar Grove, Iowa	223.25
H. J. Platt Estate, LaGrange, Ind.	125.00
E. C. Pugsley, Hart	423.17
Alabastine Co., Grand Rapids	18.90
William Mooney Shirt Co., Grand Rapids	10.12
James H. Boye Mfg. Co., Chicago	30.28
Aladdin Mfg. Co., Muncie, Ind.	46.50
Mich. Dist. Co., Grand Rapids	67.35
Northwestern Furniture Co., Burlington, Iowa	50.60
Oceana Farm Bureau, Shelby	40.00
Peck & Hill Furniture Co., Cnicago	159.70
Coopis Bros., Nappanee, Ind.	42.41
Puritan Bed & Spring Co., Indianapolis	10.11
Akerson & Ringstrom Co., Keokuk	58.80
Minn. Bed Spring Co., Minneapolis	23.78
Northern Furn. Co., Sheboygan	60.50
Commer. Wall Paper Co., Chicago	112.40
Sturgis Mfg. Co., Sturgis	115.52
Edison Lamp Works, New York	5.30
Henry J. Heystek Co., Grand Rap.	143.57
William Scholes & Co., Philadelphia	128.25
Butler Bros., Chicago	30.45
Pittsburgh Lamp & Brass Co., Pittsburgh	27.32
Berry Bros., Detroit	51.88
L. M. Thornton Mfg. Co., Kansas City	11.04
Columbia Mills, Chicago	54.51
Valentine & Co., Chicago	21.82
Mrs. Rosina Murich, Chicago	41.60
John C. Winston Co., Chicago	44.00
David B. DeYoung, Grand Rapids	37.61
Schwayder Trunk Mfg. Co., Denver	16.22
Lowe Bros. Co., Chicago	85.19
Brown & Sehler Co., Grand Rapids	11.49
Continental Chemical Co., Watseka, Ill.	41.52
Kerry & Johnson, Grawn	8.90
Chicago Paint Works, Chicago	68.46
C. E. Ellis, Shelby	25.05
M. C. Goudzwaard, Grand Rapids	65.52
Golden Star Polish Co., Kansas City	18.50
G. R. Bedding Co., Grand Rapids	63.84
Lansing Paint & Color Co., Lansing	103.03
B. J. Lowry Calendar Co., Charlotte	39.00
Lima Matress Co., Lima, Ohio	118.29
Mich. State Ind., Ionia	16.25
Niagara Wall Paper Co., Niagara Falls	252.46
Northwestern Rug Mfg. Co., St. Paul	38.25
J. B. Pearce Wall Paper Co., Cleveland	397.62
A. W. Shaw Co., Chicago	10.00
Willard B. Shuptrine, Detroit	26.81
Nathan M. Stone Co., Chicago	35.99
Twin City Bedding Co., Marietta, Wis.	226.26
Western Shade Cloth Co., Detroit	40.45
Square Clothing Co., Muskegon	8.85
Drs. W. L. Griffin, Shelby	3.00
Dorian Co., Cedar Rapids	91.40
W. A. W. Davis Corp., New York	25.99
Milwaukee Woven Wire Works, Milwaukee	37.61
Moore Co., Muncie	17.90
Loomis-Hart Furn. Co., Cincinnati	19.10
East Jordan Cabinet Co., East Jordan	51.36
St. Johns Table Co., St. Johns	40.20
Martin Furn. Co., Grand Rapids	36.00
Victor Mfg. Co., Leavenworth	14.69
S. C. Johnson & Son, Chicago	28.14
Vaughan-Basset Furniture Co., Louisville	28.87
Superior Ladder Co., Louisville	12.21
Hubbard Chair Co., Louisville	18.34
McDougall Co., Frankfort, Ind.	38.61
Commercial Mfg. Co., Chicago	24.20
Edson, Moore & Co., Detroit	15.28
G. R. Wood Fin. Co., Grand Rapids	15.40
Herald, Grand Rapids	46.90
Wisconsin Chair Co., Port Washington, Wis.	3.99
Kroehler Mfg. Co., Naperville, Ill.	103.00
Wetzel Bros. Printing Co., Milwaukee	32.00

Oct. 2. We have to-day received the schedules in the involuntary matter of Quincy Branch, doing business at Montague as Quincy Branch & Co., Bankrut No. 2773. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules show assets of $1,727.13, of which $250 is claimed as exempt, with liabilities of $5,771.07. The first meeting will be called promptly and note of the same made herein. The list of the creditors of the bankrupt is as follows:

Standard Oil Co., Grand Rapids	$ 3.39
Proctor & Gamble Co., Detroit	28.91
Steindler Paper Co., Muskegon	41.65
W. W. Richards Candy Co., Musk.	2.63
White Lake Cream. Co., Montague	135.55
B. C. Food Co., Battle Creek	37.77
Badye Gummend Tape Co., Racine	27.90
Thomas J. Webb Co., Chicago	31.20
E. R. Godfrey, Milwaukee	7.23
Bishop Grocery Co., Buchanan	28.30
Ward Bros. Co., River Forest, Ill.	4.00
National Grocer Co., Grand Rapids	318.00
Judson Grocer Co., Grand Rapids	778.00
Worden Grocer Co., Grand Rapids	101.00
Jewett & Sherman, Milwaukee	291.19
Walker Candy Co., Owosso	180.00
Walker Candy Co., Muskegon	2.15
Telfer Coffee Co., Grand Rapids	17.31
I. Van Westenbrugge, Grand Rap.	49.29
Traco Co., Chicago	13.95
Jonathan Hale & Son, Ionia	96.00
Musk. Candy & Sup. Co., Muskegon	24.63
Morris & Co., Chicago	71.94
Hasper Baking Co., Muskegon	54.75
Hekman Biscuit Co., Grand Rapids	26.9
Northv. Chemical Co., Northville	22.09
Liberty Root, Muskegon	34.70
Mecher Bros. Garage, Muskegon	3.50
D. M. Ferry Seed Co., Detroit	21.35
Warner Fruit Co., Muskegon	17.25
Dicks Soft Drink Co., Muskegon	10.50
Mills Paper Co., Grand Rapids	7.50
Adelbert Branch, White Cloud	75.00
Nathan E. and Rose BBranch, Montague	2,351.00
Farmers State Bank Montague	230.00
Shelby Flour Mills, Shelby	53.75
Heinz Pickle Co., Detroit	11.00
William E. Reynolds, Muskegon Heights	500.00
William Thermon, Montgaue	60.00

Featuring Fall Goods in the Paint Department.

(Continued from page 22)

badly ventilated room may have a similar effect.

"The second coat is applied in the ordinary manner, taking care, of course, not to apply the paint too thickly."

In October, and in November as the Thanksgiving holiday approaches, it is often worth while to feature the slogan "Brighten the Home for the Holiday Visitors." In your advertising and window displays, emphasize the necessity of making the interior of the home attractive for the long winter months and especialy for such visitors as may come for Thanksgiving or Christmas.

Too many dealers start before the fall is over to shove their paint stock to a back shelf where it will be left unnoticed through the winter months. This is the surest method known of ending all demand for paint until the opening of the spring season. Whereas it is possible to sell some lines of paint, especially interior specialties, even in midwinter.

As the Christmas goods are brought to the fore, it will not be possible to do so much in the way of paint window dispays, or to push paint. The lack of display space in the window can, however, be somewhat remedied by the use of attractive display cards in the front of the store. Put them where they will be readily seen, by the members of the staff as well as by customers. They will serve as a reminder to mention floor paint and interior specialties to likely purchasers.

Victor Lauriston.

Many a man grows rich by giving away nothing but advice.

Salesman-Distributor
Wanted for Each County in Michigan

Tilt-O-Lites have been on Packard Cars for some time as optional equipment. They are now available for almost all cars. Tilt-O-Lites eliminate glare while maintaining bright illumination at all times. Safe and comfortable night driving. No more dimming, the full beams are tilted up or down at will.

Applicants must own a car, furnish good references, have enough electrical experience to make and supervise installation. Deposit of $50 required by Factory on signing of contract. As there is no competition this will rapidly develop into independent and well paid business, especially if you can organize and employ other salesmen. The Yeager Tilt-O-Lite Co., Columbus, Ohio. Write for interview to A. E. Hager, Manager & Distributor for the State of Michigan, 231 James Ave., S. E., Grand Rapids. Reference, Michigan Tradesman.

COLLECTION LETTERS
Why not collect your old accounts with our set of five result getting letters? Send $2 for series 7C.
FREE with above, a short letter with good psycological effect, also a special DEAD BEAT letter.
J. C. STONER. Lynn, Mass.

Watson-Higgins Milling Co
GRAND RAPIDS, MICH.

NEW PERFECTION
The best all purpose flour

RED ARROW
The best bread flour

Look for the Perfection label on buckwheat cake flour, Graham flour, Granulated meal, Buckwheat flour and Poultry feeds.

Western Michigan's Largest Feed Distributors.

You Make
Satisfied Customers
when you sell
"SUNSHINE" FLOUR
Blended For Family Use
The Quality is Standard and the Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

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

Bell Phone 596 Citz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Business Wants Department

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

For Sale—Drug store, in Lansing. Doing good business. Easy terms. Would consider smaller store or real estate as part payment. J, care Tradesman. 63

STORE—In small town, for sale. Thirty-five miles from Lansing, in fine farming section. General merchandise and post office. About $6,000 required: $5,000 down, balance easy terms. Address No. 64, c/o Michigan Tradesman. 64

For Sale—Old established business in a Michigan city of 10,000. Stock about $20,000. Best location in the city. Address No. 65, c/o Michigan Tradesman. 65

For Sale—Good, going dry goods, ready-to-wear, and clothing business in fast growing town 5000 population near Detroit. Stock $15,000; sales $50,000; reasonable rent. Owner forced to sell on account of sickness in family. Stock buyers, don't write. F. D. Keller, c/o Edson, Moore & Company, Detroit, Mchigan. 66

For Sale—A clean up-to-date hardware stock. Will inventory between $7,000 and $8,000. The only hardware in a town of about 500 in a good farming community. Will bear investgation. No trades considered. Address No. 67, c/o Michigan Tradesman. 67

Wanted—A foreman and manager for our tin shop. Want a man who has had experience in figuring plans, laying out work and taking care of anything that goes into a regular tin shop; such as furnace work, tin work, cornice work, etc. We pay good wages and commission besides. Pekin Hardware Co., Chicago, Ill. 68

WANTED—Reliable party to put in stock of Housefurnishings and Variety Goods in connection with well established dry goods, shoes and clothing store in Grand Rapids. Space 30x60, window space, fixtures, steam heat. Reasonable rent. Give references. Address No. 69, c/o Michigan Tradesman. 69

STORE BUILDING FOR RENT—WELL LOCATED IN A GOOD TOWN OF 5000 POPULATION. STEAM HEAT, ELECTRIC LIGHT AND GAS. RENT REASONABLE, LONG TIME LEASE. IF INTERESTED, ADDRESS LOCK BOX 157, HILLSDALE, MICHIGAN. 57

For Sale—Grocery, in good Central Michigan factory town of 4,500. Doing good business. Chance for hustler. Address No. 58, c/o Michigan Tradesman. 58

For Sale—My store building, stock, fixtures, and lot $2,200. Poor health, must sell. Investigate. Bargain if taken at once. Charles C. Long, Marcellus, Mich. 59

GENERAL STORE—A good one, doing good business, located on Michigan Central railroad. Owner crippled and unable to take care of same. A real good buy. Thomas I. Gillett, Irving, Mich. Barry county. 60

For Sale—Fruit and confectionery store. Good location, doing good cash business. Reason for selling, ill health. Write L. G. Ball, Traverse City, Mich. 61

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

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

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

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

CASH For Your Merchandise!
Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishngs, bazaar novelties, furniture, etc.
LOUIS LEVINSOHN, Saginaw, Mich.

WHAT IS IT ALL ABOUT?

What is the matter with methanol? This substance, better known as wood alcohol, was called to public notice a few months ago, otherwise than as an ingredient of poisonous "hooch," when it was made known that the wicked but sometimes ingenious Germans were making it so cheaply as to threaten the extinction of the domestic industry. Even the imposition of the highest additional duties under the flexible provisions of the tariff, it was declared, would not suffice to enable competing domestic plants to exist. Some figures showing largely increased imports were cited in support of the contention. From data recently issued by the Department of Commerce, however, a cog must have slipped somewhere. It appears from these that the domestic production of methanol in the first seven months of this year was about the same as in the same period in 1924, the amounts being, respectively, 4,311,364 and 4,359,922 gallons. The quantities shipped or in use were also almost identical, being 4,031,198 gallons this year and 4,148,526 gallons last year. The stocks on hand at the end of July were likewise about the same, being 1,832,551 gallons in 1925 and 1,873,932 in 1924. There was a drop in exports from 414,914 gallons to 279,691 gallons between the seven months' period of the two years, which seems trivial compared to the output. As to the imports methanol has not yet been put on the list specifically in the monthly summaries issued by the Department of Commerce, but is grouped under "alcohols, including fusel oil." Imports of these in the seven months' periods increased from a value of $349,439 to one of $429,762, which does not appear alarming. In view of the furore raised, one is tempted to ask in frontier language, "What is all the shooting about?"

Some of the Attractions of Boyne City.

Boyne City, Oct. 5—How always new are the natural beauties. The beauty of spring is always new. We never tire of the mature loveliness of summer. When the days bring the flaming beauties of the fall it is an ever new entertainment. For more than a decade we have watched each fall the splash of crimson that dyes one particular tree on our street long before the others turn. We now look for the flaming hillside shot with the blue green of the evergreens which is the Southern flank of our valley The great butternut that hems us on the North glows like an army with banners, and far to the East the "Top of Michigan" raises its green and gold clad hills. Sounds fine, don't it? It is, too. As David Harum says, "It sort o' liberals up your mind." Makes you forget that this life is but a vale of tears—and tears of our angelic disposition The next time you get "all tore up" just come up here and take a look at our autumn hills and get the peace which nature can bestow.

Boyne City has the loveliest stretch of river in Michigan. From the city limit to the power dam, three miles or more, it winds through a dense growth of cedar, fir, balsam and hardwoods. The ground is covered with beautiful ferns from the delicate maiden hair to the giant fronds as tall as a man. This beautiful canoeing ground has always been inaccessible from the lake because of obstructions at the mouth of the river. Very recently some of our citizens, with our genial editor as the moving spirit, prevailed upon the powers that be to remove the obstructions. Next season we hope to show our visitors something worth looking at. We are now certain that prayers are answered. For many years we have prayed that this be done. Piously and profanely, sarcastically and seriously, have we prayed and at last our prayers are answered.

Charles T. McCutcheon.

Discontent.

Almost always discontent has a background of unwillingness to undergo the discipline which alone can win content and its allied emotion, happiness. There are persons so blind to the eternal truths of human life as to wish for an existence of complete idleness, with no tasks, no duties, no occupation. Busy people are invariably more contented than loafers. Industry always breeds content.

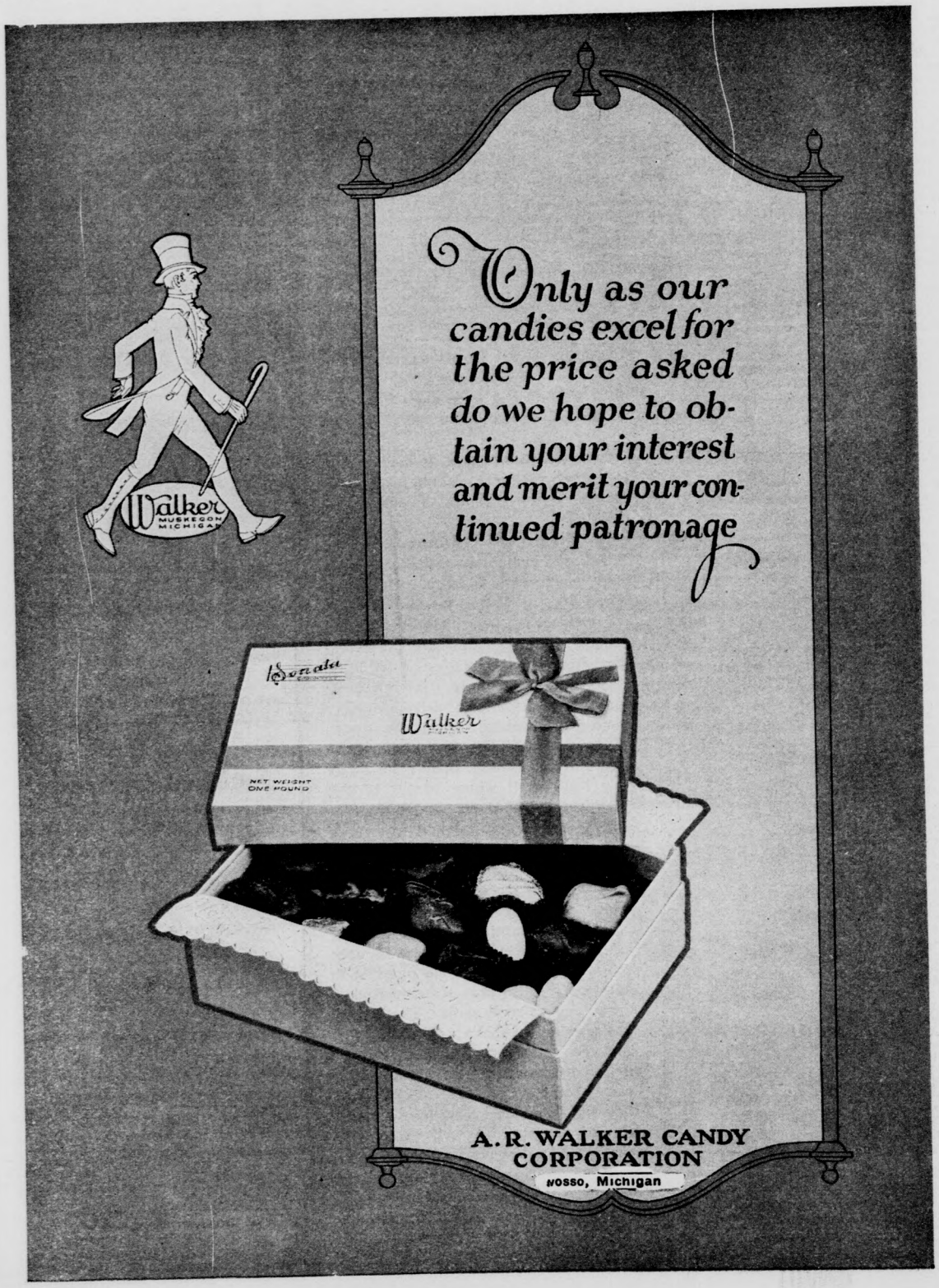
The criminal never is contented. Nor the man who tries to get by with the least possible total of physical or mental industry. Work is the best cure for discontent known on earth, because work is service and service fills a man with joy—service to his employer, his family, his friends, his country and his God.

Service is a builder which rewards both the man who renders it and his fellowmen. Discontent is a corroding thing which stifles all better things in his soul. It is full of envy, malice, bitterness and unholy and unjust desires that unfit a man for any of the true pleasures of life, and for duty in any direction. W. G. Sibley.

Much Competition in Tweeds.

Practically every woolen mill catering to the women's wear trade is showing a line of tweeds for the coming Spring season. They are being offered in both fancy and plain effects and in both high and low qualities. The great profusion of the goods already indicated, even before the start of buying by cutters-up for the period, is likely to provide the greatest kind of competition, with over-production the ultimate development. The tweed business, therefore, from all indications, will go to those mills which stand out head and shoulders above the others in either price or style or the combination of both qualities.

To be a good merchant, you must first be a good **clerk.**



PILES CURED *WITHOUT* THE KNIFE

The Largest Institution in the World for the Treatment of Piles, Fistula and All Other Diseases of the Rectum [Except Cancer]

WE CURE PILES, FISTULA and all other diseases of the rectum (except cancer) by an original painless dissolvent method of our own, WITHOUT CHLOROFORM or KNIFE and with no danger whatever to the patient. Our treatment has been so successful that we have built up the largest practice in the world in this line. Our treatment is no experiment but is the most successful method ever discovered for the treatment of diseases of the rectum. We have cured many cases where the knife failed and many desperate cases that had been given up to die.

We Guarantee a Cure For Every Case We Accept or Make No Charge For Our Services

WE HAVE cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured, telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and you may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands we have cured for our advertising. You may never see our ad again, so you better write for our book to-day before you lose our address.

The Burleson Sanitarium

150 Fulton Street, E. **Grand Rapids, Michigan**

PATRIOTISM PLUS.

Worthy Ambition Every American Should Cherish.

In the days of the war precipitated by the Kaiser, among the many incidents that thrilled our hearts even before this country entered the conflict, there was one which deeply stirred the world, and which deserves to live forever in memory because of its high and splendid message to mankind.

Edith Cavell was the daughter of an English clergyman and a trained nurse by profession. When the war began she was in England, but she immediately hastened to Belgium to a post of duty she had held as head of a nursing institute in Brussels. She converted her institute into a hospital, where, without discrimination, she cared for the wounded, whether friend or enemy. Many a German soldier was nursed back to health with the same kindly skill bestowed upon British, French or Belgian. Nurse Cavell was a patriot. She believed it to be her duty, where she could, to help in the escape of those of her own army and its allies who were in the enemy hands. She succeeded in getting many an allied soldier over the Belgian frontier into Holland before the Germans suspected her efforts. On August 5, 1915, she was put under military arrest and lodged in solitary confinement. The enemy had no direct proof, but when she was questioned she admitted frankly what she had done. Her fine spirit scorned denial.

Under the German military code the offense was treason and punishable with death whether committed by a citizen or an alien. On October 7 she was given a perfunctory trial and condemned to death. Execution was set for 2 o'clock on the following morning.

The American legation made every possible effort to secure a stay of sentence or a mitigation of penalty. Brand Whitlock, American minister, was ill in bed, but he dictated a letter to Baron von Bissing, the brutal and bloodthirsty German military gov ernor, strongly urging a reprieve in the name of humanity. It was the most powerful intervention possible from the most powerful neutral nation, but it was of no avail.

At 10 o'clock that night a British chaplain was admitted to her cell—the one merciful concession. Through him she sent a message to her friends, which is a message to the world. She told him she was going to her death without fear or shrinking, glad to die for her country and forgiving her foes.

"This I would say," were her final words, "standing as I do in view of God and eternity, I realize that patriotism is not enough. I must have no hatred or bitterness towards any one."

"Patriotism is not enough!" It is a great sentence to come from the lips of so true a patriot in the midst of a great war, when patriotism was all that the world asked of anybody. The world needs that it should be said again and again, over and over, until its meaning sinks into the hearts of men and women everywhere.

Patriotism has caused many a war; only patriotism plus will end war. The something more than patriotism which Edith Cavell manifested must make its influence felt in the life of the world if civilization is to be saved from the perils which menace it. We have reached a place in the progress of mankind where patriotism, the narrow love of country, the exclusive emphasis on race, the supreme exaltation of nationalism have become a danger to the very interests and ideals they seek to serve.

Patriotism is essential, but patriotism is not enough, and the something more which is needed to make the world a safe and happy habitation of mankind must be eagerly sought. It is the next step in human progress, in the organization of the life of the race. We have come, step by step, down the ages, from the family to the group, the group to the tribe, the tribe to the nation, and now, if we would preserve what the long journey has won in progress and achievement, we must find the way in which the common interests of peoples can be made the co-operative care and effort of nations in a new and inclusive world order.

It is one of the hopeful signs of our time that men everywhere are thinking of this need; that governments are discussing it; that nations are experimenting in attempts to meet it. We should not despair because the perfect solution is not immediately found, or because no experiment as yet has satisfied fully our demands.

An intelligent American patriotism will covet for its country a big and worth while part in this supreme undertaking. No land has more to give in idealism and experience with democratic institutions than America. To be a patriot plus is an ambition each of us may well cherish if we want to make the adventure of living in this world of many perils and magnificent possibilities as great and splendid as it may be. S. J. Duncan-Clark.

Building Good Fortune.

Follow out these general notes regarding a "Good Fortune sale. Have your price cards and sale bills printed with a horseshoe cut. Hang horseshoes throughout your store.

Arrange for the rental or loan of horseshoes from a blacksmith shop or a hardware store. Your printer can obtain at little cost a cut of horseshoe for the cards, etc. Further, elaborations on the horseshoe decorations can be carried out.

A variation of this idea is where the merchandise on sale is displayed on tables arranged in horseshoe shape. The horseshoe effect is made by using three tables, one for center and the other two placed at the ends at angle position. When the tables are covered by a continuous cloth a horseshoe is formed. This latter idea is only practicable where the store is roomy.

Taking No Chance.

Rastus Jackson, a thoroughly married darky, was one day approached by a life insurance agent.

"No, sah," declared Rastus, emphatically. "Ah ain't any too safe at home as it is."

OCEANA CANNING CO.

SHELBY, MICHIGAN

Premier Packers of Michigan Fruits

Jobbers' Choicest Brands a Specialty

Sturgeon Has About Disappeared From Great Lakes.

"I hear that sturgeon are increasing in the Wolf river. The state protects them."

"All the protection on earth will never bring them back here, they're gone, dead gone."

And the old fishermen gave expression to his words by a positive, though deprecating motion of his hands.

"Why," he continued, "I have seen sturgeon piled up on the shore over in Garden Bay like cordwood—left to rot."

"I've seen sturgeon pulled out right here in this harbor," spoke up another of the group of old Lake Michigan fishers, "150 and even 200 pounds. Now there hasn't been one seen in these waters for fifteen years or more."

So sitting on the porch of a fisherman's home on one of the islands in Northern Lake Michigan and Green Bay waters, there came out the story of the extinction of the greatest of the lake fish, the direct descendant of those first of all fishes to be developed from the reptiles of the great past ages of geology, the ganoids, for the sturgeon of the lakes is the survivor of a genus which swam the warm waters of the ancient seas and whose family tree would run back millions and millions of years into the dim ages of geologic time.

Time was, so these sun and wind tanned followers of the water said when the waters, especially of the North, were fairly filled with the giant fish which did no more hurt than to bear vast quantities of eggs which canned are the caviar of commerce.

In the boyhood of men not yet past middle age lake sturgeon were on sale in every meat market of Milwaukee and Chicago, the great steaks coming off the huge bodies white and tempting. And it is not so long ago that lumber and cord wood schooners coming in from Green Bay and Northern Michigan waters frequently bore hanging from their booms, a great leathery-hided fish, hung there as a sign of triumph. For none but the biggest of the monsters were so displayed.

But to-day the waters are empty of them. Their last retreat, the rocky shores of the Lake Michigan side of the Upper Peninsula and Green Bay know them no more. There are a few river sturgeon on the Wolf and its tributaries and its lakes, where they are fully protected, but the Great Lakes especially Lake Michigan, knows them not. It is now unlawful to take them in Wisconsin or Michigan, so they are given a chance in the rivers, but the law came too late in the lakes. These river fish are not the same as the monsters of the lakes, being only a near relative, for, although the lake sturgeon, the female that is, went up streams in season to spawn, the lake fish all came back within a short time leaving the shallow, muddy waters to their river cousins.

In the early days not only were the great fish found in the Northern waters but were fairly common down about Milwaukee, Kenosha, Chicago and other Southern lake ports, but it was in Northern waters they were most plentiful.

Although an excellent food fish, the sturgeon never found the favor among fish eaters of the more delicate whitefish and lake trout. But its eggs were a rarer delicacy and therein was the doom of the tribe. It was the eggs which finally caused the extinction of the fish, just as the hide caused the extinction of the great American buffalo of the plains.

So these old hunters of the waters the fishermen of the islands of the North, sitting on the porch of a summer evening watching the moonlit waters of the harbor, told of how the great fish came to be memory, just as the vast herds of curly maned bison were shot down and stripped of their hides, and their bodies left to rot on the ground. So the sturgeon of old were in vast schools, and were caught by the caviar hunters for their eggs only. With the sturgeon it was only the females which yielded to the greed of the hunters while with the buffalo male and female, large and small had hides.—Milwaukee Journal.

Displaying the Flag.

Some time ago I saw a large flag stretched across a moving picture theater. The flag was hung horizontally, and had the stars in the upper left-hand corner. Presumably the man who ordered it so placed knew something about art, while he may or may not have known that the official rules call for the flag to be displayed with the stars in the upper right-hand corner.

But is the official way the most artistic way? When it is on the staff, the flag presents itself to the eye in every possible position according to the direction of the wind, and the stars change their position in relation to the rest of the flag; now appearing on the left, now on the right.

When the flag is fixed, it seems to me that it is better balanced with the stars on the left. The eye falls naturally to the left side of an object first, as has been proved by psychological tests.

It may be our habit of reading from left to right that is the cause of seeing an object on its left side first; but I am inclined to think the cause is a physiological one. There seems to be a natural tendency to the left, perhaps because the heart is on the left side. If one walks with the eyes closed, one generally bears to the left; and I have noticed that the left side of a railroad train generally fills up first.

J. E. Kern.

A Slam at Dad.

The daughter of a certain strict-principled old deacon had attended a dance the previous night, much against her father's wishes. When she appeared for breakfast the next morning, he greeted her with the words:

"Good morning, daughter of Satan."

To which the maiden respectfully replied:

"Good morning, father."

The Donor.

Magistrate—Are you married?

Prisoner—No. I got this black eye from a friend.

Why Handle Outside Brands when Michigan Flour Meets Every Requirement?

Voigt's CRESCENT FLOUR

"Mother's Delight"

has stood the test for forty years. It is made in a Michigan mill from wheat grown on Michigan farms.

"Royal Patent" Cake Flour—For years has been recognized as the standard cake flour by discriminating cooks.

Our "American Family"—is a superior Bread Flour made from Hard Turkey Kansas wheat and is rich in Gluten.

Our "Mark Twain Spring Wheat Patent"—is a superb bread flour.

Our Self Rising Pancake and Buckwheat Flour—cannot be excelled for quality and flavor.

All our flours are fully guaranteed to give entire satisfaction or money refunded.

It's the Finest—milled so evenly that every particle of rich nutriment is easily digestible.

It's the Lightest—makes the fluffiest bread and the daintiest pastry equally well. Easily handled.

It's the Whitest—only the best parts of the choicest wheat are used — the cream of the golden grain.

VOIGT MILLING CO.

GRAND RAPIDS, MICHIGAN

TREAT THE CUSTOMER RIGHT.

Take an Interest in His Requirements.

How shall we treat a customer—treat him right, treat him courteously and patiently. Put ourselves in the customer's place. How would we wish to be treated? That is the right treatment by salespeople of the customer. In the first place an earnest desire should be uppermost in your mind to please the customer. You must take an interest in him. Put the "man" in "human" and you will get more money out of harmony. Let us make our minds mind our own business—that is why I say we must fit ourselves mentally to give service.

What is the clerk's attitude toward the customer? Don't you think the customer senses the mental attitude of the clerk? Don't let old man grouch prevade the atmosphere—the customer gets it—it puts the cuss in customer but it doesn't take the ouch out of grouch. Be ready to win and be a good listener. In one instance a woman in a department store asked the clerk for a black business dress—the clerk turned around and asked her if she wanted any particular color—the customer said she couldn't wear a silk dress for business purposes and refused to buy anything else. The clerk was not a good listener.

Be tactful—lots of tact is better than a ton of thought. Being tactful means saying the right things at the right time, and in the right way. Be more thoughtful than thankful; be courteous be gracious. Men and women should study the art of being tactful, because if we are not tactful, we will get in wrong, so to speak, and we will make breaks. Treat your customer right, give them mental sunshine. Don't be afraid of the looker or the shopper—be careful the way you attend to them and the way you dismiss them. You may make the walk-out a come-back. Make a personal study of how to dismiss the looker and how to develop the walk-out to a come-back. A young woman was asked why she always had such high sales in her book—she said it was no secret—she always made a point to show the last garment as cheerfully as the first—she showed no disappointment.

Be patient as well as courteous—if they don't like you they don't like your merchandise. Develop a memory for names; it is a splendid thing to know a customer by his name—repeat their names while they are talking with you. A little point in the matter of how to treat a customer, is how to handle the grouch. When the customer has a grouch—what then? In the first place listen—don't talk. Let the customer find fault, let her explode if she insists upon doing so and get the grouch out of her system. Begin gently by putting some pleasant ideas into her head; appreciate her trouble, agree with her. Be tactful; she will expect to fight and look upon you as her enemy—Presto! you are transformed into a sympathetic friend; you have won her over—take her in hand; you will soon have the grouch pleased and under your control—and that means success.

A questionnaire was sent out by a National association to find out why customers preferred to trade at a certain store; some replied it was price; some, quality, a few others for something or other and most of the replies were, courteous sales people. Sales people come to us "hard-boiled—preconceived opinions. They should look upon the customer as a real buyer—they should be real salespeople. They can't do that and be grouchy; they should not wear crepe on their face—they should love to see people and meet them with a happy smile. In a Kansas prairie town was a little one story store—on the roof was a sign as high as the building itself which read—"Smile—business is good." Can you imagine a happy merchant, happy smiling salespeople? You feel like you are going to buy in that store—there is the human and the mental side.

This is no longer the day of the lazy merchant or salespeople. The dark, dull looking, dirty store is not an inviting store. Teach your mind to mind your business. Our people should be so thoroughly sold on our merchandise. Fight all kinds of competition by acting. I once took over the superintendency of a store—the former superintendent had been a grouch. I came down early in the morning said, "Good morning" to the employes. They had never heard that before. I was the last person out of the store and said "Good night" to everyone. Some girls had been in the habit of coming in late, but finally came on time as they were ashamed and missed the "Good morning" as I was not there to greet them after 8:30.

Use courtesy with dignity—be firm but be polite; use common sense, value the store, love the trade like the people in the store. What is the right way? Desire not merely to be courteous but to please and give service.

The mental attitude of salespeople toward the customer is important. Create the question habit. What is the mental attitude of the salespeople towards the customer? Once in Los Angeles I asked to see Mr. So and So in a department store—they told me I would find him in the "cage." Sure enough I found the old "bear" in the cage. A cross dog is usually owned by a mean man. Salespeople should ask questions. In a certain place a bright looking young fellow was dismissed for the one reason that he didn't ask a single question about the work—he didn't know and he didn't care. Ask questions. Salespeople who ask questions are rather admired. A young man who was courting Evelyn for some time said he had something on his mind to ask her the last six months—she said she had answered it the last year. We must get a little ahead of our salespeople—quite ahead of our customers. You should have cooperation in the store, and know how to treat the customer.

In Kipling's "Launch" the lady who christened it said it was a real ship. The skipper said, "No, lady, that is no real ship. As long as the waters are smooth and the sailing easy you cannot call that a real ship. Later on when the wind starts up, clouds gather, skies darken, waves dash high, the piston rod, screws and all parts of the vessel groan and each part is called up-

Barclay, Ayers & Bertsch Co.
321-323 Bond Avenue
Grand Rapids, Michigan

JOBBERS IN
PIPE, VALVES, PUMPS, SINKS,
ROOFING, *and* MILL SUPPLIES

on to do its duty here and there—to give there and all to their best to get over the storm, all work together—then the waves subside, the sun comes out, I will say then it is a real ship, my lady." Kipling must have had co-operation in mind.

In your own store as long as your business is good you don't need to work—you don't have to fight business. It is all right to sail along nice and smoothly but you haven't prepared for the storm. The world turns—if you don't turn with it, you will lose your turn.

Keep down the inventory and build your sales instead of cutting down advertising, window trimming or letting out a good man. Insure more. Talk insurance risks and morale to the individual. When business is flat don't get careless; windows may need repairing, pipes leak, poor morale, all these increase the fire risk in the store—the same poor morale creeps into the quiet store. To cut down expense keep down your liabilities; keep down your inventory.

What is the interpretation of service? Dr. Crane's Ten Commandments are:

1. Be agreeable.
2. Know the things you are selling me.
3. Tell me what I want to know about them but don't argue with me.
4. Don't argue.
5. Make it plain.
6. If you promise me anything, keep your promise.
7. Remember my name and face.
8. Give me service without egotism.
9. Confidence.
10. Be human.

That is the way to sell goods successfully. Samuel Davis.

Is It a Crime to Make Boys Work?

After more than a quarter-century of experience as an educator, I am free to say that there is something fundamentally the matter with the National drive for the child labor law.

Unfortunately, there is connected with it a sentiment of mushy molly-coddleism.

What we need to-day far more is a national movement for teaching all the growing young to work—not to produce money, or goods, or gain, but character.

The typical high school age of to-day is a generation of soft, "baby beef" physically—underexercised, undermuscled and overfatigued by poison toxins which percolate into the tissues of their soft, loose flesh.

They deserve a better fate at our hands.

But instead of giving the physical development, the training in common industry which their growing bodies require, we head them in the opposite direction.

We are teaching them to loaf and to regard it a national crime for anyone to ask them to work.

The ability to work with the hands and the whole body is one of the God-given prerogatives of the young. Experience in the great trunk-line industries, such as producing food from the soil, manufacturing as an amateur, handling and transporting goods, bartering in the common materials of business traffic—that is what every growing boy and girl in America needs to-day far more than they need national laws to keep them from learning to work.

If any reader of this article can do anything worth while, or see America as fundamentally a nation of industry and sacrifice and unselfish co-operation, then I know that that reader's early career was one of training in the performance of common work.

You cannot break a boy to work after he is 16, and make him like it. You cannot even season and strengthen the fibre of his body so that he can endure work happily and resist fatigue, if you permit him to reach 16 as an undeveloped idler. His spongy tissues will carry constantly an overamount of poison toxins. He will dread common work. He will regard it as an interference with his rights! He will look for a soft berth, for graft, for something for nothing. He will look upon schooling, as so many of our young do to-day, as a system that is successful only as it enables one to get by without work.

Not 16, but six, is the right age to begin to teach a child to work. We need a schedule of such training. I made one of this kind, and I hope soon to attempt a better.

A 6-year-old should work about ten minutes a day.

A 16-year-old should work four to eight hours at common labor during the vacation of three months, about two hours a day during the nine school months. Such an arrangement for all children alike would in a generation or two give is a new race of Americans in fibre resembling the pioneers who planted the nation.

America is destined to stand or fall in proportion as she stakes her future on the inheritances latent in the ordinary child of the common parenthood. God will continue to send us a few geniuses—a sprinkling of Lincolns, Edisons, and so on—and these will continue to be born among the lowly and work their way to the front. But it is the great body of ordinary children, reared in ordinary homes, who learn early to endure some privations, who rise from their beds fresh and alert at morning and become inured to a reasonable amount of industry.

I wish it were practicable to make every 16-year-old boy in the land a present of a cord of hardwood and a brand new axe, with the arrangement that he should cut the wood into stove lengths. I would tie wood-sawing up with his parties, his picnics, his music, his merriment, his girls, in such a manner that he would swallow the whole dose as a delightful mixture. Then, in due time, he would have in his make-up the three youthful "graces"—

Mind, Muscle and Manhood.—Wm. A. M'Keever in Dearborn Independent.

The least important take the most pains to impress you with their importance.

Those who are freest with complaints usually have little else to offer.

C. J. LITSCHER ELECTRIC CO.

Wholesale Electric Supplies

41-43 MARKET AVE., S. W.

GRAND RAPIDS, - MICHIGAN

"Service is what counts"

They Remain Strong Prohibitionists.

Three years ago the Manufacturers Record, of Baltimore, sent to the leading manufacturers, business men, educators, doctors, engineers and the like all over the country a letter asking them to express their opinion of prohibition as a national policy and of the Volstead act as a measure or means of stopping the traffic in intoxicants. It printed about 500 answers, and they attracted much attention, as, with the exception of 1.5 per cent., they all were in various degrees commendatory of the great experiment and discontented only with its obstructions.

Recently the Record received from a young business man in this city a letter in which, while asserting that he himself observed the law, he said it was his impression that a large number of the people who at the time of the former enquiry had favored prohibition now had come to the belief that it had done more harm than good. So he asked the Record to send new enquiries to those whom it had questioned before and to print their replies. This it now has done and presents the result in a really impressive pamphlet.

There has been not the slightest change of sentiment among these leaders of American industry and commerce except in the way of a deepening of their conviction that prohibition has been of enormous benefit to the Nation and to the men who do its real work, while only an almost microscopic fraction advocate a slight raising of the ban on alcohol. They deny that prohibition is a failure, assert that it can be enforced if only the police, the municipal authorities and the courts will do their duty, and declare that a return to the conditions that existed before prohibition is unthinkable by any lover of the country.

As to the increased efficiency of labor under prohibition and the increased happiness and comfort in the homes of the workers, there is complete agreement. The great employers in every domain of activity tell the same story, and it is confirmed by union leaders and health authorities. Those facts can be taken as proved—about them there can be no more argument.

There is another and less pleasing side to the picture in the Record's Pamphlet. With almost as close an approach to unanimity as the writers of the letters show when discussing the bearing of prohibition on labor they declare that it has increased drinking among those in what are often called the higher classes—the people with money, leisure and an exaggerated idea of their right to do whatever they choose in the way of personal habits.

Correspondent after correspondent fiercely denounces these persons as sharing the responsibility for all the crimes of the bootlegger, and of course for the existence of bootlegging as a business. There are no admissions that anywhere near as much alcohol now is consumed in bevrages as in pre-prohibition times; indeed, this is explicitly denied, and there are frequent references, as answer to those who charge prohibition with inspiring disrespect for law, to the lawlessness of the saloon and liquor interests, even before there was any serious interference with their activities.

Possibly there is exaggeration as to the amount of drinking by the "white collar" folk.

There are persons childish enough to do what is forbidden, merely because it is forbidden, but one can at least hope that they are not numerous enough to justify stories heard about them.

Whoever has an opinion in regard to prohibition should get and read this pamphlet.

Shellac—A Story of India.

Shellac is a product of the animal kingdom and may be described as the resinous excretion of a scale insect found in India known as the Lac Bug.

These small Lac Bugs—about 1/40 of an inch in length—fasten themselves by the thousands on the young shoots of certain trees. At the mouth of every bug is a small lancet which is inserted into the soft bark in order to draw the food from the sap.

This sap is then digested and is exuded as a resinous secretion—much as honey and beeswax are produced from the nectar of flowers by the bees—which upon reaching the air forms a hard resinous layer, regularly honeycombed with small cavities.

At intervals the Indian jungle tribes gather these encrusted twigs, or Stick-Lac, and break them into pieces three or four inches long. They are dried in the shade.

The primitive method of bargaining is still followed in buying Lac.

After the Stick-Lac is brought to the market, it is ground in hand operated mortars, then sifted through hand sieves and washed. The crushed material is divided into three parts—first the wood, which is used for fuel; second, the dust, or "khad," which is sold to the makers of bracelets and toys; and finally the real granular Lac—known as Seed Lac.

This Seed Lac is placed in stone troughs or kettles filled with water, and left standing for twenty-four hours. At the end of that time, a native steps into the tub and starts treading the mass with his bare feet. In this way he breaks it into still finer particles and at the same time washes it. During the operation the water turns to a deep claret color. This is poured off and replenished with clear water and the process repeated, until the water runs away with very little dye color.

Dried, it is placed in long, narrow, worm-like bags which are grasped by two natives—one at each end—and held before a slow charcoal fire. As the mixture becomes heated, the operators twist the ends in opposite directions, squeezing the Lac out of the bag, whence it falls upon the stone floor. During the process the foreman handles three implements, a poker with which he tends to the fire, and iron scrapers with which he scrapes the melted Lac from the bag. As the Lac falls on the floor, one native pats it with a pineapple leaf to keep it flat. Another workman picks it up and stretches it into thin sheets by placing a foot on each end and pulling upwards with his teeth and hands until the Lac is so thin as to be almost transparent.

These sheets are placed over a rod to dry, hanging down like a towel on a rack. When dry they are broken into small pieces and packed into bags for shipment.

Formerly, all manufactured forms of Lac were produced by the hand process. During recent years, machines have been invented for its manufacture and perhaps 5 per cent. of the Shellac now exported from India is refined by machinery.

There seems to be a difference of opinion as to the practicability of machine refining, some manufacturers contending that this method may only be used for making the lower grades of Shellac and that hand-refined Lac has qualities that will never be found in that which is machine refined.

Professing Nothing.

Far too often men exclaim that they "profess nothing and live up to it." An analysis of "professing nothing" will usually convince an impartial investigator that what is really meant is, "I will do as I choose and it is nobody's business."

"Professing nothing" is no excuse for any man in so far as it relates to honesty, clean thinking and right living, and any admission that moral lapses or any wrong conduct can be excused because the offender "professes nothing" is simply advancing the damnable proposition that every man has a right or a privilege to be a rascal unless he pledges himself to be something better.

There are entirely too many people who soothe their consciences with the thought that while they are not very good, yet they never claimed or professed to be. Such reasoning is fatuous. The mere lack of a man's public profession of honesty and goodness in nowise excuses his dishonesty and evil actions.

Then too, the smug assumption that "it is nobody's business' is likewise fatuous. The truth is that no man can do an unmanly act without injuring the entire race. Every man, be he high or low, is bound in his honor so to live as not to disgrace humanity and as not to destroy the confidence of men in human honor. Upon every man is placed the burden of upholding the honor of his race and his brotherhood, and if he be a man he will neither ignore it nor try to rid himself of it.

When you get right down to brass tacks, it is snap, push, energy. One man succeds and another doesn't, largely because of the amount of nervous energy he puts into the job. People by and large are of sound intelligence. None of us are much more able than our neighbors. Some of us are less able. But you see many and many an instance of a man who is not counted as a brilliant man in any way who has made a great success, simply from that one point, that he has stuck close to his job, worked like the devil and put in all the nervous energy and snap that he had in his make-up. Even if he didn't know as much as the other fellow, his constant devotion to his object has brought him success while the brilliant man has failed.

What Is Veal?

There is no doubt that many of the consumers of the flesh of the young bovine assume that "veal is veal" until it is beef. Because of this condition, many meat purveyors have taken advantage of the public's ignorance along this line and have profited considerably, while their competitors have used much energy in offering an explanation as to why there exists such a difference in prices for the same cuts at different shops. The various classes of people differ to some extent in their opinion as to when a calf is not a calf and when it becomes a beef. The livestock show officials give in their classification junior and senior calves, that is, an animal dropped on September 1 will be classified as a senior calf while one dropped after Jonuary 1 will be considered a junior calf when showed the following year or the same year on considering the junior calf, thus this makes the senior calf almost fourteen months of age. Other livestock men say that until one year of age the animal is a calf and then passes to the yearling classification and a year later to the two-year-old. When considering the point of view of a packer buyer he has another definition for a calf as he bears in mind the weight, age and method of feeding. This factor of feed plays a very important part in his classification as he divides the young bovine into vealers and calves. The term "vealer" usually applies to those animals which range in live weight from approximately 200 pounds down, which are milk-fed, that is, they have derived their sustenance from whole cow's milk. Other animals falling in this same weight classification or weighing up to 400 pounds, but which have received various other kinds of feeds as a supplement to milk are called calves. When these carcasses arrive on the market they are called veal and sold as the same, consequently many consumers, when purchasing "veal" which they assume to be the flesh of a young milk-fed animal, may receive their meat from this source. Strictly speaking, choice veal is derived from a young bovine, 4 to 6 weeks old weighing around 180 pounds and which possess a well-rounded, full, plump and blocky conformation. The flesh should be firm, not dry or watery, and of a light, pink or whitish color, possessing fat which is firm, white and free of oiliness. Associated with these characteristics the bone should be soft, red and the cartilaginous tips should be large, white and free of any indication of ossification.

Fixing the Blame.

Margaret is only seven years old, but sometimes quite naughty. On one occasion her mother, hoping to be particularly impressive, said, "Don't you know that if you keep on doing so many naughty things your children will be naughty, too?" Margaret dimpled and cried triumphantly, "Oh, mother, now you've given yourself away!"

Best of Reasons.

"How is it that you always let your wife have her own way?"

"I tried to stop her once."

HART BRAND

Canned Fruits and Vegetables

Pears **Plums**
Apples **Peaches**
Preserves **Cherries**
Blackberries
Gooseberries
Huckleberries
Black Raspberries
Red Raspberries

Peas **Corn** **Beets**
Squash **Pumpkin**
Spinach **Succotash**
String Beans
Sauerkraut
Pork and Beans
Red Kidney Beans
Green Lima Beans

Hart Brand

Canned Foods are prepared from the finest products of the garden, orchard and farm. They are gathered in and packed in the most prime condition.

Hart Brand

Canned Foods are sterilized by heat alone and packed under the most sanitary conditions.

W. R. ROACH & COMPANY

Main Office

GRAND RAPIDS, - MICHIGAN

Factories located at Hart, Scottville, Kent City, Edmore, Owosso, Croswell, Yale

CAPE COD FOLKS.

They All Take Life Seriously and Honestly.

This room is dedicated
to
The Public Service,
That all who enter here
May live
A more abundant life.

And public service on Cape Cod does not mean some monopoly of transportation or other utilities, but it really means actual historic service for the people. I read that notice and then stood at the sun-lit window looking off across Hyannis Bay to the blue Atlantic in the distance, and it all brought to mind the remark of one of my little boys when, some years ago, we spent a month on Cape Cod. This boy was a little bewildered. The thought of the blue water stretching for thousands of miles away to Europe, the thunder of the waves as they smashed against the great rock, the bright sun and the starlit nights, the humming wind, the salt air, and the dream hanging over it all, somehow got into his little soul. And one night we had a great fire on the beach. After studying it awhile the boy turned to me and said:

"Are we in America?"

How do you suppose I answered him? The next day I took him to one of those old churchyards which dot the Cape. Often they are surrounded by a tumbling stone wall. The headstones often lean, and there are many neglected graves. But as the boy and I stood at the gate and looked in it seemed to us that more than half of those graves had a little flag, faded and worn, snapping in the breeze, at the foot of the mound. And each one marked the last resting place of a Cape Cod soldier; no one can tell how many more are buried far away. And the boy got the answer without a word from me. "Are we in America?" Well, you can hardly get any closer to the soul of the Nation. I took a copy of Whittier from a shelf and was not surprised on opening it at random to find myself reading "Massachusetts to Virginia":

And sandy Barnstable stood up—wet
with the salt sea's spray,
And Bristol sent her answering shout
down Narragansett Bay.

For us and for our children, the vow
which we have given
For freedom and humanity is registered
in heaven.

Somehow, that is the way I have always regarded Cape Cod and its people. The very shape of the Cape indicates a fighting race. Look at the map and see how Cape Cod is like the right arm of a boxer, stretched out to defend Massachusetts Bay. Up north Cape Ann stretches out like a left arm ready to strike. Your well-trained fighter knows that he must use his best arm for defensive work, and Cape Cod has shoulder, elbow, forearm, wrist and hand stretched out in the most approved style. For centuries that long arm has protected Plymouth and Boston, and all they have stood for in American history. America? Here you have the very grit of it. I imagine there is no spot of equal size in this country so curiously misunderstood in its soil and its people as Cape Cod. I had a Western man tell me once that Cape Cod is the finest place in the world to go away from! He thought he had covered it all. It is not likely that any historian can ever justly tell how much the West owes to Cape Cod and Southeast Massachusetts generally. The strong, clear-eyed, fearless men and women who carried the sands of the sea in their shoes and in their character over the mountains to the West helped depopulate Cape Cod, but they mixed with the cement of their determination and put the foundation of Western society on solid concrete. The West to-day owes more to the doughnuts and fish-balls and clam chowder which were eaten on Cape Cod a century ago than all the natural wealth that ever came out of her forests and soil. And yet the average American really knows more about Cuba or the Sandwich Islands than he does about Cape Cod! He seems to picture the usual Cape Codder as a long, lean, wiry man, evaporated to a husk by the salt wind, much like a salted fish! People seem to think that the average Cape Cod man goes about trying to trade jack-knives, and when he comes in sight the only safe thing to do is to put one hand on your watch and the other on your pocketbook and run!

That seems to be popular belief, and there could not be anything wider of the mark. The normal college was crowded with as fine a class of country people as ever came together. The lean, dried people were not there. Most of them were plump and well rounded out, and there were as many fat people as you would find in any audience. As is the case on any island or large cape, after a number of generations the people naturally develop into a certain type of shape, and the old conception of the loose-jointed, slab-sided Cape Codder of romance must be modified. I should think Cape Cod would be a great place to go for a wife, but if they are wise the Cape people will keep their girls at home. They seemed to me like a happy, contented, and well-fed people, with something of sentiment and mystery about them, as would naturally be expected in one who through every waking hour must hear the murmur or roar of the ocean. Would you not expect that one who could never escape from the roar of the ocean would show a different psychology from one who passed his life in the stillness of the forest? I think it may safely be said that the psychology and food of the people who live in a certain section determine their character and power. E. P. Armitage, in "Diet and Race," tells of superior tribes of native Africans who drink sea water every day as a tonic, while others, back in the interior, buy it as a precious medicine. The Cape Codders have taken their ocean medicine for some generations—blown into them by the wind—and it has made them a strong race. I had a plate of clam chowder which was literally a joy forever. I never dreamed before that the plebeian clam could ever produce such aristocratic food. I have read in Bradford's history how, early in the history of Plymouth, a band of Dutchmen came from New York to spy out the land. Bradford does not seem quite sure what they came for, but I imagine they came to get some of that clam chowder. It was worth the journey! Why, I should think that a woman in one of these weather-beaten old farmhouses making such a dish as that would feel like a poet writing some masterpiece!

If the average citizen sizes up the Cape Cod people wrong he usually makes a great mistake in estimating the soil and farm possibilities. The usual estimate is a sandbank blowing and shifting about with every wind—a cold, raw, wintry place, with no chance for what you would call good farming. As I traveled down from Middleboro out into the Cape, the opening landscape was a constant surprise to me. At Middleboro the ground was solid with snow. It was several inches deep in most of the fields, packed down hard, with good-sized drifts along the walls. The ground was full of frost, with hardly thaw enough to make mud. As we went on I noticed that the snow had disappeared. When we were fairly on the Cape there was no snow to be found—not even along the walls. There seemed to be no frost left in the soil, and when we got off the train we certainly found some mud—although we are told that you cannot make mud by any combination of sand and water. It seemed to me that the Cape was two weeks ahead of the mainland in its season. All along through the shoulder of the Cape you find patches of pine trees, some of them quite large enough for lumber. The pine seems to grow well in this soil. A man under middle age ought to get returns from forestry during his lifetime. There were many little ponds and brooks, usually found in some low place or hollow, looking not unlike the little lakes one finds in Florida. Here and there at corners of these little ponds, in along the shores of brooks, were patches of blood red which at first sight were hard to understand. Coming close to one of these red patches you saw that it was made up of waste cranberries. Apparently the picking had not been clean, and the fall and winter floods washed the berries from the vines and floated them into groups or patches. It was startling to a stranger until one came to know what caused the red color. There were comparatively few stones such as one sees in many parts of New England, yet here and there were stone walls, separating fields, and an occasional great granite ledge pushing its ugly head out of the ground as if to say:

"You cannot keep me down. I am the spirit of New England. I have come to watch these sandy lands like a policeman, to keep them from blowing away."

Well, as one journeys through this section, one can see how, in olden times, before we knew the true value of warm, light soils, a boy might have considered Cape Cod a good place to go away from. Now let us see if one can make good on the proposition that it is a good place to go back to.

In 1849 and again in 1855 Henry D. Thoreau made trips to Cade Cod, walking for miles along the Atlantic beach. He says he went largely to get a view of the Atlantic ocean—and he certainly got it. The story is told in "Cape Cod." Most of his observations were made of the section beyond Eastham or Nansett where the elbow of the Cape is located. Thoreau tells of finding elderly men on the Cape who actually heard the big guns fired at Bunker Hill, and remembered seeing Washington as he rode through Boston. These old men were strong and sound, with flesh as well preserved as the fish they dried and salted. We must remember that all the time of Thoreau's visit incidents of the Revolution were as close at hand as are Civil War memories to many of us to-day. It is likely that in Thoreau's time the population of Barnstable county was considerably larger than it is to-day. As a farming section the Cape did not impress the visitor in 1850. Around Eastham was a tract of land quite noted for corn production. The Pilgrims of Plymouth bought large quantities of corn from the Indians at this point. Crows and blackbirds were a great nuisance in the early years of Cape Cod farming. In 1667 the town of Eastham voted that every housekeeper should kill twelve blackbirds or three crows. In 1695 it was ordered that "every unmarried man shall kill six blackbirds or three crows while he remains single; as a penalty for not doing it, shall not be married until he obeys this order." Thoreau saw the blackbirds still pulling the corn in 1850, and he naively remarks that "many men were not married, or many blackbirds were." In those old days, as now, town affairs on the Cape were settled in town meetings, where all voters came together and fought out their civil differences, and, if we may believe some of the reports, the discussions were not always as civil as they could have been. Yet this town meeting system was probably the best example of a pure democracy the world has ever seen and it gave great strength to the character of the New England people.

Seventy-five years ago, if we may believe Thoreau's report, farming at the east end of Cape Cod was a very poor business. Yet it is interesting to note that the section around Eastham, once famous for corn production, is now equally famous for growing asparagus. The Cape Cod farmers have learned to find the spots of soil on their long sand bar best suited to special crops. There are now in a small circle around Eastham about 300 acres of asparagus, yielding each year not far from $100,000 in cash. In Thoreau's time it is doubtful if that value of farm produce was grown on all the Cape east of Orleans. In 1850 one man was quite noted because he had grown 50 bushels of potatoes in one year. At the lower end of the Cape there is now a farm or ranch so large that, using a tractor, they ploy furrows a mile long! We are told that at several times during her early history it was about decided to

(Continued on page 42)

A House with a History

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Corner of Oakes St. and Commerce Ave. Three Hundred Feet from the Main Entrance of the Union Depot.

We enjoy the courtesy of more visiting buyers than any other Drug house in this part of the country

Hazeltine & Perkins Drug Company

Grand Rapids, *and* Manistee, Michigan

CAPE COD FOLKS

(Continued from page 40)

abandon Cape Cod as a farming section—giving it up to fishermen and wreckers, as it was thought a hopeless task ever to try to force this sand bar into competition with the richer and more easily handled lands in the West. There are two classes of New England Yankees, however. One is restless. He climbed over the mountains and made the Western plains bloom like the rose. The other stayed at home with what seemed like a hopeless proposition, and turned it into a great success. For to-day on the sands of Cape Cod there are some of the most profitable farms and gardens to be found anywhere. The original Cape Cod men did not, as a rule, go very far West. The roar of the ocean was too much a part of their lives. They plowed the sea, and every harbor in the world knew them. Farming with them was mostly a side line lightly attached to fishing or wrecking or deep sea sailing. Thoreau traveled for miles along the beach and over the sand hills with hardly the sign of a farm, and only a few wreckers walking along the beach, hunting for wreckage driven in from vessels lost at sea. It was then estimated that more than 30 per cent. of all the fuel used on the Cape was obtained from driftwood. For down, out of millions of streams, large and small, wood in all sizes, from great trees to splinters, came floating into the ocean, and thousands of ships broken up and scattered by wind and wave sent their fragments floating at the mercy of wind and tide. So that finally, the Cape Cod farmer of those days, might build his fire and warm his house and cook his food with the entire world contributing to his wood box. There might be a slab from a Canadian forest after its journey down the St. Lawrence and along the Northern coast. That barrel stave once held wine from Portugal; that stick from an African jungle; this fine wood from the decoration of a great steamer, or that oak plank from the side of a slave ship. It was all cast up by the sea in order that the people in this wind-blown and sand-scarred farmhouse on Cape Cod might be warmed. As this world-contributed sea fuel snapped and roared in the fireplaces, it must have told strange stories to those who sat by the fire. For in those old days there was hardly a family that did not have one or more members out on the ocean—above or below the waves—they knew not which! They tell us that the food of a nation or of a community has much to do with the character of the people. At the hotel in Provincetown where Thoreau stopped they offered him a rather monotonous bill of fare—a choice between fish hash and beans! To-day the tourist at the modern hotel would have his choice of 100 articles of food, but it is questionable whether this large range of selection—from California grapefruit to New Zealand mutton—gives him either stronger character or a more vigorous body than fish and beans—the staples of Cape Cod—and Thoreau says there was very little potato in the fish hash. In somewhat like manner I think the fuel of a people has much to do with their character and habits of thought. Imagine a modern family grouped around a steam radiator. Somewhere, down below, in the dark, is an iron box filled with coal—a fuel with nothing more romantic about it than the constant fight between organized labor, mine owners and railroads over costs, and the quarrels between father and mother over prices and economical use. Compare that family with one before a fireplace in a lonely Cape Cod farmhouse, long before telephones or radios had entered the dream stage. Chunks of wood which have floated in out of the great mysterious ocean are telling their adventures in roaring tongues of flame! I'll warrant there were few family quarrels before those singing fires. They naturally helped make the Cape Cod man what he became—an inquisitive, imaginative, inventive and determined character—a man hard to harness, willing to stand, but unwilling to be hitched. There have been perhaps more new religious cults started or developed in Southeastern Massachusetts than anywhere else in America!

Thoreau in 1850 could see little or no hope for Cape Cod farming, but he thought that possibly there might come a time when a reasonable number of people might want to see the ocean badly enough to come and pay for the privilege! He could not grasp the idea that as wealth increased in this country it would accumulate more and more in the cities—thus creating a class of people who lack more and more the power of self-entertainment, so that they think they must pay cash for salt air, scenery and the satisfied feeling that someone else is serving them. I suppose it did not seem possible seventy-five years ago that such a class could arise in this country—at least large enough to change the character of farming. Yet I think it a conservative estimate to say that last year more than 100,000 visitors, or about four times the total population of Barnstable county, came to Cape Cod during the summer and spent more than $50 each during their stay. This is what the old-timers could not foresee, but this great army of human seabirds has changed the industries of the Cape profoundly, and will change it more and more until in truth Cape Cod beats the world in growing cranberries. You see the ponds and meadows of this fruit scattered all over the country. The chief office of the cranberry is to help carry out a chemical reaction in the laboratory of human digestion. For the acids of the cranberry make the fat of the turkey digestible, so that a fat turkey from Texas and cranberry sauce from Cape Cod make a good-natured American, and that may be a fair illustration of the way the acid-like humor and shrewd sense of Cape Cod has worked in to make the fat places of the land worth while. In 1849 Thoreau found a farmer hauling seaweed for manure. It was after a storm, and great quantities of the weed had come upon the beach. About a mile away a ship had been wreck, and dozens of people had drowned. They were being buried—carted away to a little graveyard, and all the town people had turned out for the funeral. But this farmer, while he 'had heard" about the shipwreck, and could see the long procession, had what he called more important work to do—hauling his seaweed home. Sea burials were well enough, but here was that from the sea which, when put into the soil, meant life. Let others carry the dead—he carted seaweed! I wish that man could come back this year and see some of these Cape farmers using a ton of fertilizer to the acre and plowing under great crops of rye and clover! There are patches of marsh land scattered along the shore. Some years ago the town of Wellfleet put up a dike to shut the salt water from hundreds of acres of this salt marsh. It has been handled much like a cranberry bed. Open ditches furnish drainage and two or three inches of sand are spread over the surface. Then two tons of lime per acre are applied and harrowed in with fertilizer, handled in the same way. No plowing is done, the seed being put right in the sand. Onions, hay and other crops make a tremendous growth in the sand above this marsh land. And strawberries! The Cape supplies a million quarts or more each year. At the meeting in Hyannis a Portuguese with black hair, flashing white teeth and his brown face in one perpetual smile, stood up and told about his berry crop.

Herbert W. Collingwood.

Trucking Cost To the Average Wholesale Grocer.

The delivery cost of wholesale grocers, as we all know is a subject upon which we do not all agree, at least the free delivery angle. but nevertheless it is one of the most important expenses of any department. I don't presume to tell you anything that you don't already know, but I think the more any subject is discussed and the defects and foolish practices are brought to our attention, the quicker we will all get back to a firm business basis.

While I may seem young in point of years to talk to many of you older heads in the jobbing game, at the same time I have spent twenty-one years in the wholesale grocery business, and during the past four years have given a little more time and thought to the analysis of the different departmental expenses, of which, as I say, the delivery expense is one of the greatest.

There is no question in my mind but what the horse drawn trucks for city delivery and the hauling of inbound freight is by far the cheaper method, providing of course that you can get drivers who will take care of horses, but from information I have from concerns using horses, they claim that their drivers seem to take more interest in a team of horses, realizing that they have to be taken care of while an auto truck can be run in the garage and left, the oiling, etc., put off until the next day or until it is more convenient for the driver.

I speak of the above service with reference to towns with a population of less than 100,000 where the distances to be covered are not so great and the proposition of getting back for reloading not of so great importance. When our present city delivery truck needs replacing, it is my idea to do so with horses. Compare the cost of a good team and truck capable of hauling five tons, which would be approximately $1,000, with an auto truck of the same capacity or about $5,000. The depreciation and interest on the difference in your investment alone will almost pay your upkeep and driver's salary. Doing a business in 1924 of $600,000—40 per cent. of which was country business delivered chiefly by our trucks—our total cost, including three drivers' salaries, depreciation of trucks and operation of same was $7,800. The outside delivery cost alone, including hauling to free delivery points, was $3,250 or about 1⅓ per cent. on the total value of the goods handled. There were about 800 tons of merchandise handled or an average of $4 per ton.

Freight charged to our customers and collected at the prevailing rates netted us $1,500, leaving us a net cost of $1,750 or ¾ of 1 per cent. of sales which is about ½ of 1 per cent. less than the city delivery cost.

City delivery cost on $360,000 sales cost us $4,550, including the hauling of incoming freight l. c. l. shipments, averaging 1¼ per cent. of sales, but I think ¼ of 1 per cent. could easily be charged to the handling of the incoming and outbound freight to the freight houses.

In analyzing the above it is very plain that the country business is much preferable, for, as a rule, you get better prices, collections are as good if not better and the credit risk in most cases is not as great. But we cannot lose sight of the fact that we must collect the freight and not stand for allowance by salesmen.

As to cost per mile, the outside truck covered approximately 16,000 miles at a total cost of $3,250 or 20 cents per mile—net cost .09. The rate of depreciation taken has been 33⅓ per cent. and from reports I have had from different sources I think it will be allowed.

I am satisfied that by charging a minimum rate to outside points, and getting it, the delivery costs can be reduced so that country business can be handled as cheaply and profitably as city business, but to make free delivery to all points or even intermediate points just because your truck is going through would be ruinous, as you cannot add this total cost of 1⅓ per cent. to your price of goods and when your average net earnings are only about 2 per cent., to have this 1⅓ item which could be materially reduced, makes me think that we will have to figure a little closer in departments where it can be done without affecting service.

A. E. Mason.

Tit For Tat.

"You simply cannot find a maid who is honest. That one you recommended just left and took with her nine of my towels."

"What kind were they?"

"They were those Pullman car towels which I brought back from my trip."

OWEN-AMES-KIMBALL COMPANY

BUILDING CONTRACTORS

GRAND RAPIDS, MICHIGAN

In every estimate—in every contract —there is incorporated in our dealings that mutual fairness to the owner, the worker and the builder that must obtain in all modern industrial relationships.

For more than a quarter of a century we have left our imprint upon the building of Western Michigan. We have built the humblest of social and industrial shelters and we have erested the largest and most enduring structures. And it has been our experience, through the years, that those who build when there is a lull in the industrial tempest, build wisely and well. They are prepared for the steady growth, the natural development which is sure to follow.

All signs point not to a boom but to a steady forward movement. The tremendous responsibilities, social and economic, which will fall upon the American people in the next few years, must include a consequent industrial expansion. This expansion will require room, housing. It will require better factories, better schools, better churches, better institutional quarters. It will require better homes, better roads, bridges and terminal facilities. lnventory your own relation to this development and let us discuss with you your building needs, no matter how large or how small they may be.

THE TRADE PRESS.

Its Influence as a Factor in the Business World.

Speakers and writers have said that no instrumentality in modern civilization has done so much for the advancement of men and their institutions as the press.

The trade press is merely a specialized type of the ordinary newspaper; a development of the times.

The trade press came into existence out of the general field of the average newspaper. As the grocery trade evolved as a commercial factor and as men more and more became absorbed in the demands of their own peculiar business, there arose a necessity for some specialist to relieve them of the task of watching events at large. To-day the grocer is all too commonly hemmed about by the four walls of his own shop. As he toils there for his individual, commercial success, trade associations and a trained trade press sitting high in the watch-tower, are charged with the task of observing those great movements of men and events that so vitally influence the success of the individual. Theirs is the task of bringing a daily or weekly report, carefully digested for convenient reading, to the grocer who chooses to avail himself of its valuable aid.

Consider, then, how important is the function of the trade press to the trade and to every man who pursues that trade. Starting modestly and in a humble way, the trade press has developed just as strikingly as has the grocer. In its service are bright men, trained in the delicate task of not only searching out truth, but of analyzing it and placing it in its proper position and proper influence in the great plan of evolution, which is slowly but surely developing every day.

It is not with an arrogant spirit that the trade press sometimes feels constrained to take issue with the ordinary current of popular opinion, nor any feeling of superior intellect or aristocratic station, but rather because the trade press, occupying a position of broader vision, meeting and studying more phases of the question than can fall under the notice of the busy grocer in his daily tasks, is in a better position to read the signs of the times.

The grocery trade questions of to-day are so essentially technical that no man outside the trade can, without much preliminary information and investigation, understand them or intelligently discuss them. The grocer has been so long misunderstood that the average newspaper is prejudiced against him. The average newspaper can see nothing in grocery organization but a combine to raise the price of sugar or a secret compact to oppose and undermine the pure food law. Because practical grocers and grocery manufacturers take issue occasionally with some of the faddists and theorists on fine points, weight-on-the-package laws bankruptcy law, parcels post, etc., for instance—they are misunderstood as opposing the public welfare. That such judgment is totally unjust I need not venture an opinion, but I do want to say that the men of the trade press feel it their keenest responsibility to correct such impressions, to place the trade right before the public.

Not only do you owe the trade press a debt of gratitude for its efforts to set you right outwardly, but for its efforts to keep you right inwardly. The trouble with the average grocer I have said, is not his ignorance, but his lack of information. The trade press ought to—and does to a very commendable degree—act as a trade educator within.

Then, again, the trade press stands as a sort of friendly counsellor. Take, for instance, the modern trade of merchandising. Merchandising may be pursued along the lines of two great general systems—competitive and co-operative. For ages we have been following the policy of competition, and the operation of the great fundamental law of competition, if we are to prosper we always must. The moment we check it decay is inevitable. Any device which can control competition is a menace, for if it really controls, and works well when in the hands of wise and fair-minded men, the minute it passes under the influence of dishonest and selfish men it will just as surely chafe like a sore and threaten our inborn rights to mercantile life, liberty and the pursuit of happiness.

Ellis L. Howland.

I propose this statement of fact—that the evils of the grocery trade arise from three elementary causes:

1. That men are not educated to the true course of fair, and the consequences of unfair, business methods.

2. That the average merchant is weak in the face of temptation.

3. That some men—happily a minority—are dishonest and greedy. These three underly and explain all the troubles you experience to-day and, a return to the cardinal principles of fair play and common honesty will correct them.

"You may say that what I have been saying is Utopian—that the trade press I have been describing is an ideal rather than a type. To an extent I admit it, but I want to say in that connection that it is equally true that the most influential and leading trade papers, I believe, measure up to the ideal in their aims and their honesty of efforts. If we support it for what it is worth, it will present and promulgate your principles and your work for just what they are worth.

If you starve it and treat it as you would a cringing cur, it will have about as much courage and worth as that animal and no more respect.

If you want a strong, clean, courageous, vigorous trade press, make it so. Support it with your confidence, your co-operation, your spirit and your money. The trade press must have money. Its chief source of revenue is advertising. The advertising in a trade paper—or any other for that matter—usually reflects its patronage. It is for your interest to let it be good and clean and creditable.

Ellis L. Howland.

Beehive of Industry.

"How many men work in your factory?"

"About one out of every ten."

If your work is only negatively good it can be tersely expressed thus: "N. G."

Take a lesson from the farmer—he knows his business from the ground up.

A Little Talk About Work.

The work necessary in this world of men and women must be done by men and women of the world. How can it be done by anyone else? Without work, we would be without food, clothing, shelter, health—without any of the things that make life worth living.

Work is a great deal more to mankind than merely furnishing the needs of life. Work is the only way we can satisfy our inward urge of creating something. We cannot escape the fact that the spirit of man is a creative spirit. He wants to make something. He will make something. Something good if he is wise, something evil if he is foolish.

What do men really want? They want "a job." A steady job. To know this job returns to them a fair and just wage. To earn even a little and yet spend a little less. To be able to save something for the future. To know that the job is secure so long as they are faithful. To be relieved of the fear of sickness. To do the job under decent working conditions. That is the ambition and desire of everyone. No more, no less.

Manufacturers are studying the question. They wish steady jobs for the factory operative so the factory can run steady. That means intelligent management. Some day the workers will give thanks because the employers can develop intelligence in management. The light is beginning to glimmer. The vision begins to clear. Already in many different directions we see intelligent service. But the old thoughts and traditions die hard.

To-day we are in the midst of great changes. Many of us are disturbed, confused, and perhaps discouraged. It is a time for each of us to stand steady for the right; to think clearly; to mind our own business; to search for the truth; to turn our backs upon every man who preaches hate, or fear, or distrust, or suspicion of his fellowmen. Because we are creators we must work. And as we work, may we create that which is good and true. So shall we make our work a blessing.

C. H. Eglee.

An Observing Adult.

An old New York farmer attended a big picnic at Binghamton and stayed over to watch the dancing at night. He hadn't been out in the world much, and he was deeply impressed with the girls' clothes at that dance.

"Some of the ladies' clothes I see here," he said, "plumb puts me in mind of a barb wire fence."

Somebody asked him why.

"Well," said he, "it's this way—they appear to protect the property without obstructin' the view."

Abner, the farm hand, was complaining to a neighbor that the wife of the farmer that employed him was "too close for anything." "This morning," he said, "she asked me, 'Abner, do you know how many pancakes you have et this morning?' I told her I didn't have no occasion to count 'em. 'Well,' says she, 'that last one was the twenty-sixth.' And it made me so mad I jest got up from the table and went to work without my breakfast."

Have You Stocked Malty Milkies?

Putnam's "Double A"

CANDY

MADE TO EAT

THE SIGN OF AA TRADE MARK GOOD CANDY

MADE BY PEOPLE WHO KNOW HOW

Our record of fifty-nine years of continuous growing business not only in Michigan but all over the United States, speaks for itself.

Service and Quality Counts

MADE IN GRAND RAPIDS BY

NATIONAL CANDY CO., Inc.

PUTNAM FACTORY

LET US SEND YOU A COPY OF OUR LATEST PRICE LIST

THREE FUNDAMENTAL THINGS

Keep Our Lives in Tune with Other Lives.

"The morning stars sang together, and all the sons of God shouted for joy."

The ancients—inspired by Pythagoras, some say—had the pleasing legend that the earth is surrounded by seven transparent concentric spheres, and that these moving spheres as they touched one another made an ethereal music too fine for any but the ear attuned to catch. It is a pleasing thought, that the whole creation makes a heavenly music, and that at the very dawn of things the "morning stars sang together." William Blake has given us a notable picture of the morning stars singing together and the sons of God—winged angels—shouting for joy. There is a kind of music in nature that is evident to the ear attuned.

But strange to say the ancients had no conception of music as we know it. To the, Greeks, who brought the plastic arts to such perfection, music was nothing more than an accessory, a handmaid to the drama or to declamation. We have no record that they had any harmony, any piling of tone on tone. They did not conceive that man "out of three tones" could make, not a fourth tone, but a "star."

The three fundamentals of music are melody, harmony and rhythm. Without any one of these three we can have no music.

Consider the importance of melody. Here is the symphony orchestra. Here on our left are the first violins and on our right the second. Back of the first violins the violoncellos, back of the second violins the violas. Here on the one hand is the woodwind, back of them the contrabasses. On the other is the brass and back of the brass the percussion instruments—tympani and "batteries." The strings are muted, and suddenly above the muted strings sound the mellow notes of a horn. It is melody, sheer and lovely. We have known lives like that, lives in which through the "mud and scum of things, there alway, alway something sings." They go through the wilderness of this life and make it a well. With bright faces and hopeful spirits they endure misfortune and irradiate the lives around them with their cheer and friendliness. Their life is a perpetual song of hope. Misfortune cannot touch them, for they live from inward springs. Whatever they touch is transmitted to a thing of beauty. For them "the evil is naught, is void, is silence implying sound."

The course of life is an improvisation. The composer may set the line of his melody, establish his harmonic progression, assign his melodies to the various instruments of the orchestra, but life itself is an improvisation, because we cannot choose the playing instruments nor assemble the members of the orchestra. And the great conductor may set us to playing an Andante when we would choose to play an Allegro, or a Marche Funebre when we would perform a Scherzo.

Many of us are set to playing beautiful melodies upon poor instruments. But consider the humble origin of the instruments of the orchestra. A piece of beaten brass becomes a trumpet. The drum is a pot with a skin stretched over it. The violin is a piece of pine and a piece of maple strung with the entrails of a sheep, scratched with the hairs from a horse's tail. Yet these produce music. Examine carefully some old Stradivarius or Amati violin. Its owner will tell you that it has been repaired again and again. Perhaps some modern craftsman found it in mutilated condition in the dusty corner of a shop. He repaired it, moved the sound-post, set up the bridge, restrung it, and the artist will tell you that its tone never was so sweet as now. Consider the lives you know that discourse sweet music. How many of them perform their melodies on perfect instruments? If we wait to sing our melodies upon perfect instruments, we shall wait forever, for every human instrument has been somewhat marred in making, and, as Phillips Brooks once said, "God doesn't require perfect men to do His work."

But melody is only one of the elements of music. Without harmony, the music of life is thin. One discordant instrument may mar the symphony. One instrument played out of tune or so loudly that the ensemble suffers will mar the whole. Watch the conductor. As he beats time with his baton, he moulds the melody with his left hand, bringing out an instrument a little more here, subduing another a little there, to attain the perfect rounded whole. It is an exquisite art, an art in which many fail. No melody can attain perfection of beauty without the perfect harmonic background. No life is lived in isolation. We live with one another. Consider two persons in a community. One soon orients himself to that community, the other, never. One makes hosts of friends and declares with beaming face that he never knew a more cordial and friendly community than this. The other, after living for a year or two in the community, declares that he has made no friends and has found no one who is congenial. He packs his goods and chattels and removes elsewhere, only to repeat the performance elsewhere, for he carries his discord with him. It is his own spirit, not the community life, that is discordant. How can he play life's symphony, if he will not play in tune?

But there is another sense in which dissonance enters life. There is the dissonance of sorrow and misfortune. Our lives are running smoothly in quiet, pastoral melody, the sun is shining, all is tranquil, when of a sudden there is the blare of a great dissonance. The small competence we had laid by for old age is swallowed up in a bank failure. Illness lays us low, and death stares us in the face. Or worse, some one whom we dearly love is taken by the chill hand of death. All the harmony is gone out of life.

Again consider the symphony orchestra. It would be invidious to mention names, but why do we listen with such impatience to certain composers of the eighteenth and nineteenth centuries? Because their continued sweetness is insipid. A musician, listening to an eighteenth-century symphony under the smooth baton of a conductor, cried out, "Oh, I wish somebody would hit something!" Life that is all smooth harmony is scarcely interesting. Without struggle and conflict there can be no growth. If man has subdued nature and risen above the animal in his own nature, it is through blood and tears. It is because he has had to fight through discord to find harmony. Who without chastening has ever learned to endure? "Why rushed the discord in but that harmony might be prized?" Abt Vogler's question is as pregnant with meaning as it ever was. Without some discord life's music is stale and barren. But, after misfortune has struck us, after the dissonance, how we prize the harmony! How sweet those flutes singing of meadows lying warm in the sunshine, softly sings the violin, after the storm has passed!

There are some natures that refuse to see discord in life. That is because they see life whole, they see a thread of unity running through its dissonance. "Weeping may endure for a night, but joy cometh in the morning." They are unconscious of dissonance, because their ears are attuned to a higher harmony. Like the poet with his flower, they see life root. branch, and all. They do not wait for the broken arc to become the perfect round—it is the perfect round now in their own consciousness. Life is harmony because they make it so.

Life must have rhythm as well as melody and harmony. The universe moves in rhythm; there is what Emerson called the "systole and dyastole of the universe." The seasons go their round in due course. The planets move through their orbits in given cycles. The years of human life come and go, bringing their seeds of thought and effort, and leaving the garnered fruits of experience. The human heart beats in a given rhythm; the breath comes and goes with a rhythm, quickened by fear or love, retarded by grief and despair, quickened by hope, retarted by disappointment. Sometimes life seems to lose all its melody and harmony and just to go on with a monotonous rhythm, the slow heartbeats of fate. Sometime when you were a child a band was playing on a festal occasion, but you were at such a distance that you heard no note of music, only the steady beat, beat, beat of the great drum. You could not hear it, but when you asked you were told that the band was playing.

A good deal of human life seems to be like that. The life of every-day experience is like the spectrum. It has its colors which we recognize, but at either end it shades off into an infrared and an ultra-violet. We only catch the rhythms of those imagined colors, only the rhythms of notes too high or too low for the human ear to catch. In his "Republic," Plato tells of men who were bound in a cave with their faces turned away from its mouth. Beyond its mouth a fire burned, and between this fire and the caves mouth moved many figures, unseen by those in the cave, but their presence and form guessed by the shadows on the wall. Perhaps back of life's rhythms are realities at which we can only guess. We have but our five senses and our immediate experience to tell us what is real. But there may be many kinds of reality that we cannot comprehend, since we have no senses to comprehend. Who ever saw an atom? Or who ever perceived with his senses that radiant activity that enables us to communicate over waves of ether? Yet the fact that we can so communicate attests that such a form of energy exists. ,

Thus the rhythm of an unseen world invades the world of experience. It is certain that a life lived without definite rhythm—a systematic planning, an orderly course of the events that go to make up the work of every day—can never be an effective life. What though it sing in perfect melody or dwell in perfect harmony—it is a life of wasted effort. What ideals are unrealized! What effort is fruitless! What gifts have gone to waste! Because life was lived without rhythm. Every motor has its timing gears which make the explosions in the cylinders succeed one another in a perfect and definite rhythm. The more complex the motor, the more difficult it is to adjust these gears. Genius has gone to waste. Gifted lives have been fruitless, without accomplsihment commensurate with ability for lack of sustained effort, effort persisted in day after day and year after year. If there were this lack of definite rhythm in the physical universe, the world would be plunged into chaos. Yet we think that we can drift idly with the current, excusing ourselves because of our special difficulties. or our temperament, or because "nobody understands us," and expect to arrive at some definite goal. The artist who thrills us with his great playing has spent years of drudgery at his instrument before he set foot on the concert platform. Shelley, the most spontaneous of poets, worked over and over his first rough drafts ere he gave the finished poem to the world. The notebooks of Beethoven are a shining example of persistent effort and careful craftsmanship. Paul, a man of little presence, with some "thorn in the flesh," the nature of which he does not divulge, went on with persistent effort, strong because his own heart beat in tune with some divine rhythm to conquer the world for Christianity. There is a cloud of witnesses. But why continue?

Without these three fundamental things, melody, harmony, and rhythm, no life can be complete. We need melody to sing over life's troubled waters, melody that shall ring out loud and clear and unafraid. And we need harmony to keep our lives in tune with other lives and with the great cosmic laws that sway the universe. And we need to be in accord with the rhythm that makes our human hearts beat in unison with the heart of the Divine. It is only thus that we shall "make undying music in the world," it is only thus that we shall breathe "as beauteous order," it is thus, and only thus, that we can help the world in its progress to that "far-off divine event to which the whole creation moves." Walter S. Swisher.

WE gladly avail ourselves of this opportunity to express our appreciation to the trade for the generous patronage accorded us, and to express the hope that it may be continued in unrestricted measure so long as we are worthy of same. :: :: :: ::

Square Dealing

Honest Values

Good Service

FOSTER, STEVENS & CO.

OLDEST HARDWARE HOUSE IN MICHIGAN -:- 88 YEARS ON MONROE AVENUE

157-159 MONROE AVE., N. W. 151-161 LOUIS ST., N. W.

GRAND RAPIDS, MICH.

Honest Confession of a Business Story Writer.

Where do these "dreamers" who tell of wonderful sales and wonderful successes, get all their ideas?

Have you ever asked yourself this question, or shot it across the counter to your chief clerk, after reading your trade paper?

Sometimes you doubt that merchants ever put across the successful stunts that you read about. Sometimes you declare emphatically that there never was such a store as Jones & Perkins, nor a town called Knoxville, Ohio, but that the whole thing was concocted in the dreamy head of some writer who was too lazy to work for a living.

Would you like to have an insight into how many of these success stories are born? If so, read on, friend doubter, read on:

The average business or success story is either a narrative of an actual happening or a fiction story into which the writer has woven successful ideas that he has seen put across or at least read of in authentic publications.

There is almost always either an actual Knoxville, Ohio, or a town of some other name, in which lives a merchant who actually did what the story claims. Perhaps the merchant wished to hide his light under a bushel and refused to allow his name to be used. More likely he knew nothing whatever of the story and the author merely used a fictitious name that came into his head, desiring only to show other merchants how they, too, could reap profits as this merchant (whose name did not really matter) had done.

There is one reason, however, why more actual names of merchants are not used, and that is because there are relatively few merchants who do things unusual enough to interest a writer who is scouting around for material. Statistics show that somewhere around 80 per cent. of men who go into business sooner or later fail. The surprising thing about these statistics is that the remaining 20 per cent. did not fail for some of them do not seem to do anything that would tend to keep the chain store from gobbling them up or their creditors from shouldering their cash registers and counters as part payment of bills owed. This is the reason why so many fictitious stories are written. One merchant, who does one unusual thing after another, is so successful that writers hear of him, study his methods, then go home to build up around fictitious merchants, the sales and stunts that this certain merchant is continually doing.

The unusual seems to the writer to be so easy that he is often tempted to become a merchant and try out the successful ideas of others. He cannot comprehend why merchants everywhere do not adopt the proven methods of the few about whom he writes. Here and there one does and soon the writer receives a letter of thanks for the tip he gave in a certain story—a tip that should have been taken to heart by hundreds of other merchants, but wasn't.

The manufacturer spends millions of dollars to make a trade name popular. The merchant is forced ultimately to stock this manufacturer's goods, and finds that he sells them. The manufacturer sends around his window trimmers, encloses literature in his shipments, sends a demonstrator to work in the merchant's store for a week or two, and does everything possible to increase his and the merchant's sales. But the average merchant does not do a thing to take advantage of that trade name and those millions of dollars spent. He passes out the goods when customers ask for them, perhaps puts a few lines in his local advertisement about them, possibly gives them a prominent place on his counter—but this is all, and the all is so little, that I call it nothing.

May I be specific, and yet have the writer's privilege of eliminating the name of the merchant I have in mind this time. As he is a restaurant proprietor, perhaps you will not even acknowledge that he is a merchant in the strict sense of the word. I am saying nothing in his favor, however, and do not care to give him negative advertising, so I will merely call him Mr. Doe—a rather famous name that applies to all of us from time to time.

Mr. Doe kept a rather well-known restaurant in Philadelphia. He still keeps it and is making a profit, in spite of the fact that he is not taking advantage of all of his opportunities.

I, as a writer, felt sure that the use of a well-known name would increase sales in a grocery store, a hardware store or even in a restaurant. So I visited Mr. Doe.

This time I picked out that very favorite dessert of ours—the lemon pie. Above its lower crust I saw a story—provided a well-known name was buried there.

"How many lemon meringue pies do you sell each noon hour," I asked Mr. Doe.

"Three," he acknowledged. "I have them on the cafeteria counter and usually get rid of about three. Sometimes, however, I take what is left home with me."

"Do you use real lemon juice or synthetic stuff?" I enquired.

"I don't know," he admitted. "I'll ask the chef."

Mr. Doe learned from the chef that real lemon juice was used.

"Let me put a sign over those pies next week and I'll sell more than three pies" I suggested. "Let me tell the people that these pies are made from the juice of Sunkist lemons. They'll know the name and know that it stands for quality. They'll buy lemon pie when that name is hitched to it, whereas they will pass it up in favor of some other pie, if they suspect that real juice is not there."

I promised to pay for the signs and Mr. Doe agreed to try it out.

The first day the sign was placed over the pies, Mr. Doe sold five—and could have sold more if he had had them to sell. He tried six pies and they too sold. In fact, every day the sign appeared he sold all the lemon pies the chef had prepared, and never once did he prove just how many he could have sold. For one week the test was made, and then, when no cards were displayed, the lemon pie sales dropped back to pre-sign quantities.

Merely a little sign with an advertiser's name, or rather the name of his product. That was all. No name on the menu card. No pushing of sales by the busy clerks behind the counter. Nothing but a little card, stuck in the holder on the cafeteria counter, near the lemon pies. Yet the sales were increased instantaneously by a full one hundred per cent.

To-day that restaurant proprietor goes on in his same old way, selling three pies a day. I had the story. I secured the card to illustrate it. I had proved that the use of an advertised name would actually sell pies and so far as I was concerned, he could sell three pies a day instead of six, for as long as he wished.

And Mr. Doe will continue to sell three. Instead of continuing his modern selling and broadening it to include Sun Maid raisins, Beech Nut bacon Minute Tapioca, Kellogg's Bran and a dozen and one other National products, he dropped back into the old rut again and some day will wonder why another restaurant that started long after his has succeeded in getting his trade. He did not even continue to feature the sign that had increased his lemon pie sales by one hundred per cent.

This is why a business story writer has to "make" his stories. The trade paper is filled with ideas and suggestions which may be followed successfully by hundreds or thousands of merchants, but the merchants are content to stagger along without following them, until the chain store forces them into the ignominious 80 per cent. class.

That same story could have been written around a grocery store. I know that I could have placed signs over displays of lemons that would have increased the sales tremendously. Some day I will do it in a grocery store, and have another story.

When an epidemic of colds hits town, a sign over the lemon stock, stating that a good old-fashioned hot lemonade will nip the average cold in the bud and save doctor's bills will sell lemons like hot cakes.

A sign at any time, telling that lemon juice rubbed on the hands, will make the skin soft, will also sell lemons. Dozens of signs may be used, one following the other, that will not only keep up the increased sale of this fruit, but that will give you a standing in the community. You will be known as a man who understands the uses of the foods you sell, and as a consequence your trade will increase, for everyone loves to deal with a specialist.

Is this merely theory? Is it merely a day-dream on the part of a writer? If one reader of this article will write in and say that he doubts that this con be done, and the editor tells me that he is willing that I shall furnish proof, I'll hie me to a grocer with vision and try it out myself. If when this story, also, is written, the doubters will agree that there is something in it worth trying out, and will follow in the footsteps of this merchant with vision, I will feel that the effort has been worth while.

Richard S. Bond.

When a man is intoxicated with love it is up to him to sign the matrimonial pledge.

Lessons From Birthday Anniversaries.

Written for the Tradesman.

The observance of birthday anniversaries of noted persons is for the purpose of impressing upon youth the value of the deeds, character and achievements of such ones, as examples worthy of imitation or as stimulants to greater endeavor.

To older people these occasions afford opportunity for review and enlargement of their conception of the services in various fields of endeavor of those who have passed from the scene of their labors.

We speak of the debt we owe to these men and women whose birthday anniversaries we celebrate. Should we not rather say we are indebted to the living of to-day and to succeeding generations because of benefits from the lives of those who have gone before us? To pass on what has been given us; to add to it as a foundation prepared for a building; to extend the benefits; only thus can we pay the debt.

No life that has ever benefitted the world can ever be said to be finished. It is but a link in a chain; a stage in the construction of a structure. Like the mason, carpenter, painter and others, each may complete a portion of the work and yet never see succeeding stages or the completed building. If each follows carefully the instructions as to his portion of work, others may build safely and surely. Our business is to carefully study the plan and perform our parts understandingly. Study of the lives of those whose anniversaries we celebrate may reveal to us a plan which was furthered by each succeeding life. And if a plan, then a prophecy of the destiny of this Nation. This should strengthen and encourage us to do our part in our day and generation.

With the recurrence of birthday anniversaries there is usually published hitherto unknown facts concerning the object of our veneration. Letters and documents have been discovered long hidden away. By such revelations we may discover that biographers have not exaggerated—have not over-praised our heroes and heroines. And again we may learn, to our chagrin, that some men much praised had serious faults like the people of to-day. To offset this disappointment we may be encouraged to attempt great things in spite of our own acknowledge failings. We, too, may render valuable service to humanity if the dominant desires of our hearts is to serve our fellows.

Full recognition of the greatness of character or services seldom comes during the lifetime of one who has been opposed, derided or unjustly blamed.

But future events may prove his wisdom and faithfulness. To know that we are doing our duty to-day to the best of our knowledge and ability is greater reward than praise or popularity. The faithful ones think not of a reward. Rather, they think: "I dare not falter; I must not fail."

E. E. Whitney.

Women manage to carry their age well by dropping a few years occasionally.

THE HOUSE OF QUALITY

WHOLESALE GROCERS

RADEMAKER-DOOGE GROCER COMPANY

GRAND RAPIDS, MICHIGAN

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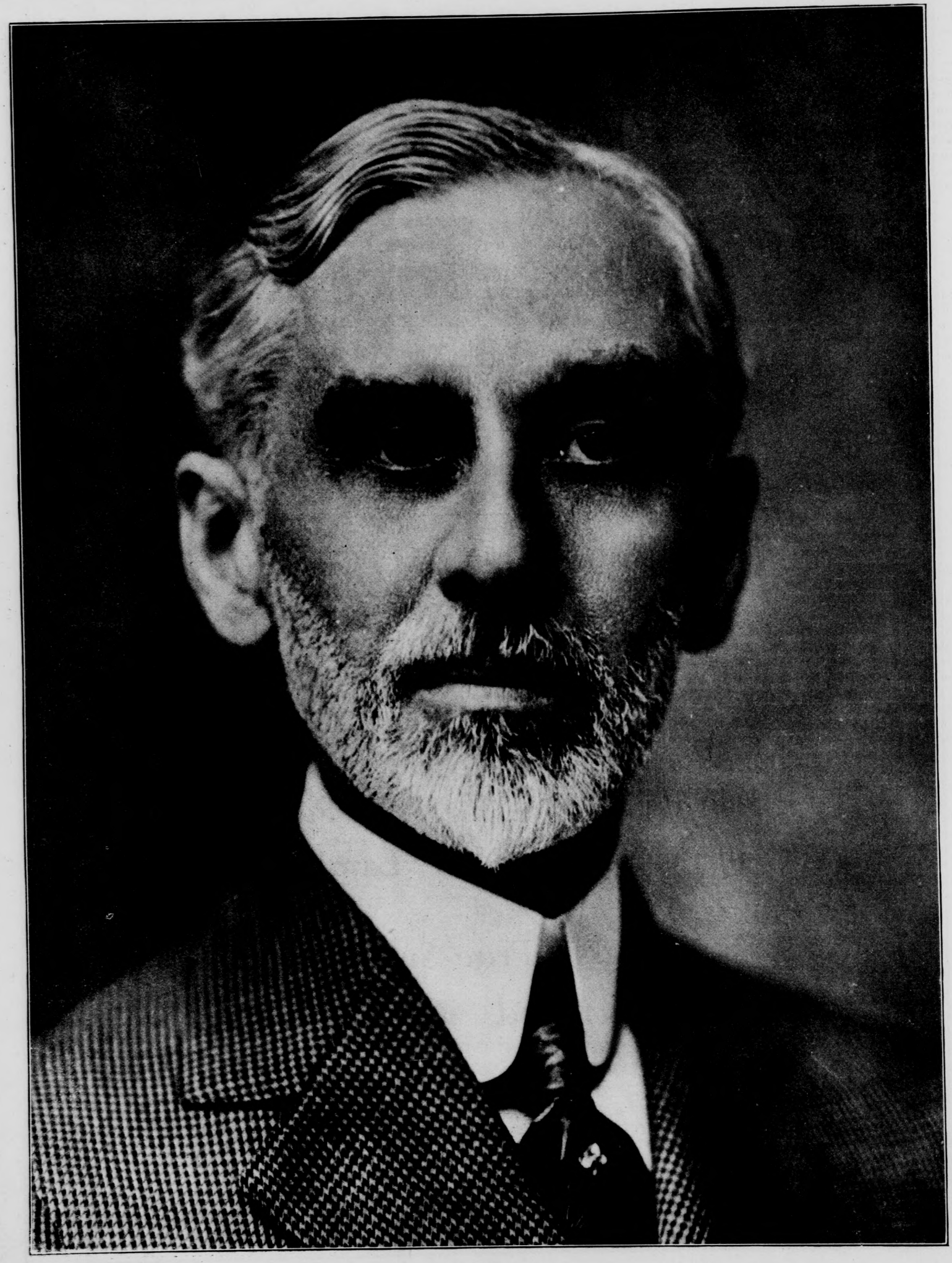

Lee M. Hutchins.

HOW FAST DO WE TRAVEL

Measured By the Speed of Fifty Years Ago?

At first glance and consideration, this topic would suggest reminiscense, and beside that, a repetition of many things which are said nowadays in regard to present conditions; the rapid development in all the operations of mankind and a consideration of the destination to which we seem to be traveling very fast.

To-day has its true measure in the history and development of the past and to-morrow need not be considered as a resting place and can in every sense be looked upon with the prospect of greater development than any to-morrow which has ever existed. In all the walks of life the active man of to-day accomplishes at least five times as much as his forefathers could accomplish fifty years ago. It is not with any idea of discrediting our ancestors and their accomplishments, nor to point out the shortcomings, and as we might say, ignorance of the possibilities nowadays, that we are quoting history or making any predictions.

Anywhere from twenty-five to fifty years ago, when the son borrowed the horse and buggy from his father, he was cautioned not to drive the horse more than eight or ten miles in an hour.

The errand boy in a factory or a commercial institution in those years could be sent upon an errand without any particular idea of the time which it would take to go on foot and no close reckoning as to when the return should be made.

We looked upon the railroad engineer as a man possessing a wonderful knowledge of mechanics and a great degree of daring, in handling the lever of a steam engine, which in making its progress, was confined to a definite track.

There was no urge in those days and the vision for personal accomplishments, especially in business, was limited. Fewer people possessed the possibilities of more than a common school education.

The preacher was looked upon as the poor relative of the church. Beside a small salary upon which all the laws of economics must be operated he was given a donation once a year, and then his congregation dismissed him from their minds. So far as the necessities of life were concerned.

The farmer was obliged to rely upon the obtainable farm hand for his summer's work and there was not machinery enough to hurry any job, nor save it from liability of loss.

The matter of news was only possible through long lines of slow moving correspondence and the world in its foreign portions was far away from our homes, and a foreign land was almost a mystery. But enough of this reminiscence, which, however, can be called for this occasion, a statement of the facts.

What About the Present?

Take, for instance, dad's horse and buggy. We now have the automobile. Without any hesitation, we can after dinner at night drive almost any distance and spend the evening with a friend, and in this way we have speeded up our social life, not only for an evening, but in many different ways, more than tenfold through the possibilities of an automobile, and just about ten times that of the best driving horse which our dads ever owned. Did we ever stop to think that every man, woman and child in this country has at his or her command the working and the pulling power of twenty horses. If this number of horses were to be hitched tandem, they have a pulling power less than the automobile, which is rated at a fifty or sixty horsepower. Yet every man, woman and child in the country of sufficient age sits at the wheel and practically drives a locomotive upon any street, lane or highway without a track by which to be guided and at a speed, in many instances, that nothing but a cannonball train can approach. Formerly, we stood in astonishment at a locomotive engineer. To-day his job is no greater in any way, nor attended with as much risk as the driving of a high-powered automobile upon a city street. In fact, there are less lives lost per capita to-day from train wrecks than from automobile accidents. The change in this direction has been almost beyond belief, and as we go about in this way, we are almost ready to exclaim that we had better rest on our laurels now, so far as this class of locomotion and risks are concerned, and that we need not expect very much from the future. The facts are, that we have traveled so fast, and we are now traveling so fast, that we are like the darky who thought he saw a ghost, and when stopped by a friend and asked why he was running so fast, replied, "That he had seen a ghost and he had only just started." We made fun of Jules Verne's Twenty Thousand Leagues Under he Sea, and of Darius Green's flying machine. Fifty years ago our forefathers went across the plains by wagon to California in search of gold. A few days ago a flying machine went from New York to the Pacific Coast in less than twenty-four hours to demonstrate the ability not only to fly, but to carry mail. To-day we not only sail the surface of the sea, but in case of war or anything of that kind, we can live under the sea for hours and days at a time, and Jules Verne and Darius Green have been out-distanced.

The errand boy, to whom we refrered, is almost a thing of the past and we reach for the telephone and if we do not get an immediate reply or if we get a buzz, wihch is only a notice to wait, we are out of patience, and at once begin to feel that we have no time to waste. In this direction we are disappointing a lot of young men, whom in the experiences of errand boy life can pick up an education and become closely allied to other human beings. To-day he seems to be headed for a swivel chair and confined closely to a desk or a work-board.

In commercial pursuits, when we refer to fifty years ago, men went into such undertakings because they wanted something to do. At that time, they chose their lines, invested their money without particular reference to the amount required and proceeded to sell goods at the best possible price to everybody, who would buy for cash or credit. Banking facilities were very limited; the ability to put out commercial paper was a thing almost unknown and very few merchants at that time knew anything about the science of financing a business or knew anything about the capital needed for a particular line of undertaking and could not talk in percentages of the expense of doing business, upon capital, or upon sales and had no idea of the net amount which should be realized at the end of any particular year. The firms and institutions, which kept double entry sets of books took annual inventories and issued profit and loss sheets were very scarce. To-day, the opposite of all this is true. We even have laws regulating what a man shall do in business. We have arrived at a point of science in business whereby a man can easily determine how much he must have in the way of capital to operate a certain line of business in certain localities. We talk of percentages, net profits, gross sales and of black ink and red ink balances, as if these things had been an old-time custom and practice for a thousand years. The result has been the freedom of action; the choice of mercantile and manufacturing pursuits and the under-restricted methods of operation have been banished only to be taken place by those who are making a study of each and every individual undertaking. The result of all this is reduced margins and keener competition, and the question naturally arises whether we have arrived at a point from which we must recede some day, and many men go back to what would be called in England, "shopkeepers."

When we look back at the railroad engineer, we remember that when in common conversation, if anyone spoke of an engineer, the school boy at once thought of the railroad engineer or the engineer who had charge of a stationary engine in some small facotry in a country town. To-day, the operation of the automobile, the aeroplane and the submarine have outdistanced these men so far that when we speak of engineers, we refer to those in the classes last mentioned, and more than that, engineers of tunnels, Panama canals, bridge building and electrical engineers, who are employed in the development of what is called the engineering side of the large industrial institutions, and so that to-day out of these have developed engineers in all the fields of undertaking. This has developed until engineering is a profession in every way; in fact, we owe the development of the vast powers which we use to mechanical engineering, and because of them one workman is now able to do as much as five or six workers could accomplish one hundred years ago.

We recall the old-fashioned preacher in the country district and the small and medium towns and cities. As referred to, he had bestowed upon him a cornucopia of stingy benevolence what at that time was falsely called Christian bounty, and then at the annual donation, which sometimes only occurred once in two or three years, was a house-warming with donations anywhere from potatoes and apples to sugar cured hams, plug hat for the preacher and a pair of gaiters for his wife. Then the members of the congregation thought they had done their whole duty, and except for attending regular services, deserted the parsonage and the preacher and his wife for time to come. We, however, looked upon those men as our religious instructors and we quoted them in conversation and in argument with our friends and foes. To-day it is said that a preacher is as good as anyone else if he behaves himself; on the other hand, he has so asserted himself that the old-fashioned donations and the working of the farm during the week and preaching Sundays is a thing of the past, and he arrays himself as among the leaders of thought and takes part in the general activities of human life. He, however, finds himself in competition with current literature and often contradicted by men outside of professional life. Instead of following the instructions of the school master and the religious leading of the pastor as closely as in former years, we find that we have upon a newsstand, which we can purchase for 25 cents or 50 cents, better literature than our forefathers ever expected would be printed, outside of a few of the leading minds in the centuries of the past. This is all in fair comparison of competition as in business life and other classes of professional pursuits.

The farmer to-day finds that he cannot compete with all of the rest of the fast moving undertakings unless he utilizes every possible machine and improvement upon the same for conducting his work in tilling the soil and marketing the product. He formerly sowed the seed and trusted God for the harvest and paid no thought to the question of irrigation, fertilization, chemical change of soil or anything of that kind. If the crops failed, he had a blank year. To-day he can have all the information he needs from men who have made great researches, and he not only takes advantage of it, but he diversifies his pursuits by way of fruit, chickens, eggs, sheep, hogs and cattle. In other words, his business is getting to be an all-around year business with something at hand for sale which brings ready cash. We learn that there are less failures than there were a few years ago and we are all aware that there are failures among farmers, the same as among business men. In many instances, the decrease in the number of farmers does not signify that so many farmers have gone out of existence, because in the country we notice that some prosperous, well ordered farmer has attached to his original farm one or two or three others, which have not been well managed and which were not a success.

It is unnecessary to say anything about current news because the American people consume, so to speak, more newspapers and periodicals per day than any other nation. During the civil war, many of the towns of Michigan which are now upon the great highways did not have even the facilities of obtaining news from the front by telegraph. Many men can recall

(Continued on page 54)

MAN GROWING OLD.

One With Nothing To Do But To Play Golf.

There is a pathetic thing to be seen on golf links—a man growing old with nothing to do but to play; his work behind him, his family grown, his income secure. He has been successful and his last desire, to retire and relax, has been granted him and there is with it the last disillusionment. Or perhaps he did not crave rest, but his family, his business associates, his physician have conspired to make him rest. Then with his disillusionment is bitterness.

Sometimes these grey Americans learn to love the game, but too often they barely succeed in liking it. They try travel, but they are too old to be uprooted long from familiar scenes and ways of living. Ease and physical comfort envelop them, but the consciousness of being of use, of having tasks and responsibilities, is taken from them. They think, and it is not good to think too much about certain matters; about friends who year by year become fewer; about the past that is no longer a part of the present, and about the future—

Mr. Wingate is a golf player of this sort, a man who worked for forty years building up a great business and seeing three daughters and a son established in their life courses. He belongs to a generation that regarded sport as frivolous and all he has ever really cared for, beside his family, is work. He has no more work and he plays an indifferent game of golf, never losing his temper, never becoming exultant. A friend was stricken with a fatal heart attack on the course, and Mr. Wingate kept right on playing despite the protestations of his daughters. They said, "Father, think of poor Mr. Yates—" and he said, "Why poor? He was through, wasn't he,"

"Why father, he was a year younger than you are!"

Mr. Wingate refused to continue the conversation.

So there was a family council, in which father's heart was lengthily discussed, and this summer Mr. Wingate is an exile from golf, in a spacious summer home facing a broad sandy beach; a place picnic expeditions start from, where there are beach fires at night and noisy swimming parties in the afternoon and youngsters racing in and out of the house. Everyone is thoughtful of Grandpa. They ask him every morning how he slept and how he feels and try not to make him think that he is out of it. But he lives largely apart from them in his thoughts and often the grief that visited him when his wife died fifteen years ago comes creeping back.

The spacious summer home that is called a cottage is on a lake that is closely linked with Lake Michigan and on which, three or four decades ago, big log rafts floated and from whose shores arose the scream of the sawmill. The whole face of the land has changed. The little towns have cement sidewalks in place of the old wooden walks splintered by loggers' spiked boots, and roads that were deep with sand and mud are concrete. Across from the resort settlement is a shallow bay surrounded by a fringe of cedar swamp and a little back from the beach is the log shack of Isaac Joseph, an Objibwa.

Isaac says he is more than 100 years old, like many old persons who were born when birth records were not kept. The summer resorters have discovered his shack and they go there and listen to his queer, jumbled English and yell at him, although he is not deaf, and buy baskets and bark-work that he does not make but which his daughter brings to him. They think Isaac is funny because he uses profanity with complete unconsciousness and respectable ladies enjoy listening to him. Visitors always find Isaac at work, tending his little garden or splitting wood or doing some odd jobs. Isaac's white visitors do not know him. He is to them merely a human curiosity and they ask him foolish questions.

Mr. Wingate discovered the real Isaac through his daughter, who comes to the cottage once a week to wash. He fell into conversation with the woman and succeeded in arousing her from her habitual apathy by sympathetic questions regarding her father, of whom she is very proud. She said that he was famous as a story-teller and that the older Indians sometimes gathered in his cabin for feasts that would last twenty-four hours and that Isaac would tell a story, a sort of serial, requiring several days and nights to relate.

"You would listen to every word. Thye are wonderful stories," she said.

This inspired the first of the solitary trips taken by Mr. Wingate in a small disappearing propeller launch he operated himself. On his return a few questions were asked, but he evaded them. So long as he was not gone too long, no one missed him and no one worried.

Most Indians of Michigan are pitiable, but some of the ancient survivors of the canoe and wigwam days retain a dignity and primitive self-sufficiency because they have not been drawn hopelessly into the white man's ways.

For one thing, Isaac is more cleanly than the average Indian, either savage or civilized. There is, doubtless, a strong dash of French blood in him, and with it, or from some other source, has come an orderliness and liking for soap and water which makes him and his cabin not in the least offensive. Isaac not only knows stories, but he has in his memory Indian songs and he still can dance and sing. No white person, other than Mr. Wingate, has ever heard him beat his deer-hide drum and chant in a raven's voice of battles that were remote legends when his father's father was a child. Isaac also makes snowshoes and bows and arrows or his grandchildren and from morning until night he is busy.

Mr. Wingate began to help Isaac with his tasks from time to time. He learned to hold one end of a cross-cut saw while Isaac accumulated his winter supply of beech and maple firewood and, with the Indian to coach him, swung an axe again as he had done many years ago on his grandfather's farm. Returning from his expeditions across the bay he would go

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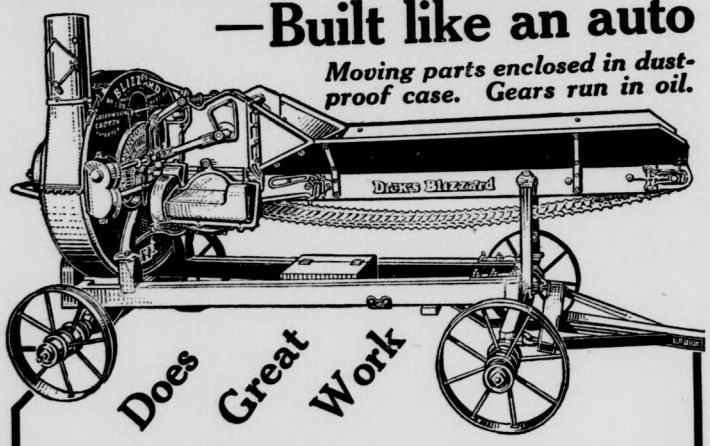

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directly to bed after a hearty dinner. The story-telling art of his friend Isaas inspired Mr. Wingate to relate to the children of the household folklore that would have fascinated an anthropologist, much of the material being taken directly from Isaac, while some of it was manufactured by Mr. Wingate.

A relative of Isaac brought him a summer deer hide, and although Mr. Wingate disapproved of the illegal killing of the animal, he assisted in the laborions process of making buckskin. All of one long, sweltering August afternoon he sat astride a log on the open beach with Isaac, while between them they pulled and twisted and stretched the drying pelt. Mr. Wingate's arms ached, his neck was stiff, his back muscles lame, but for hours, with hardly a word, he and Isaac toiled. Mr. Wingate ran out of gas on his run home across the lake and had to row his launch about a mile.

There was company for dinner, and his oldest daughter, Mrs. Ames Hillman said, as she gave her father his second helping of baked whitefish:

"Getting papa away from his golf this summer saved his life. He never knew how to rest and he would play eighteen holes in the hot sun, day after day. That's all right for twenty-year-olds, but not for a man papa's age. He is so much better in every way up here with us, taking a little walk in the cool of the evening or playing around in his boat. You feel lots better, don't you papa?"

"I certainly do," said Mr. Wingate. "Please pass the butter."—Lee J. Smits in Saturday Night.

Made Some Changes.

Meat Dealer—You say you are well recommended?"

Boy—Indeed I am; I have thirty-nine excellent references.

Meat Dealer—And how long have you been working at the meat business.

Boy—Six months.

Chicago hopes to head a revolt of the cities against the States. She insists her demand for separate statehood and secession from Illinois was not an idle gesture. There is Mayor Dever's committee of two hundred to prove it. When Congress meets in December Chicago will be sitting on the doorstep demanding that this question of State government by minorities be settled. She wants Washington to do something about the constitutional guarantees of just representation, and will protest then and there against the rural domination of metropolitan areas. The trouble in Illinois is that the down-State folk have declined to give Chicago equal representation in the Legislature. Chicago will seek to persuade New York City, Baltimore, Philadelphia and St. Louis to join in a memorial to Congress. While Chicago's ambitions are more or less of a joke just now, they are a sign of the times. The City-State may not be as far away as some Illinoisans who have been repressing Chicago may like to believe.

Follow the Lead of Auto Makers.

Years ago automobile makers announced in mid-summer their new models and revised prices which often depreciated the value of the older machines still in the hands of owners. This policy has been abandoned by many manufacturers who add refinements from time to time but make no radical changes at stated intervals.

Some of the dried fruit packers have borrowed a leaf from the auto makers' book and they are doing the same thing in their particular industry. Crop years are being disregarded to a considerable extent but instead "freshly packed" or "standard pack" are being featured during the transition period from one year's production to another.

Such a policy has a stabilizing influence as it prevents sacrifice prices on holdover fruits which in turn are used as a club by buyers to have the current production priced in accordance with the extent of the carryover. Back of it all is the tendency of modern times to check speculative buying at the beginning of the season through the sale of the bulk of the dried fruit pack at the time it is ready for distribution.

Packers are reluctant to be merely manufacturers who unload their merchandise upon distributors, thereby passing the control of the market to the sellers. Many of the dried fruit packers are made up of co-operative growers' organizations. These associations have become more than producers; they are merchandisers and now prefer to follow the policy of a twelve-month liquidation of their stocks, so that they can direct sales and take advantage of any favorable change in market conditions.

Speculation is being eliminated or at least controlled to the end that a uniformity of prices to the retailer and a stable return to the grower will be secured. The object is to keep a steady flow of dried fruit moving throughout the year. This is the first step toward eliminating the great bugaboo of heavy carryovers which are always a detriment to the legitimate packers and distributors.

Crop years are being forgotten and who can say that "opening prices" may in the future also be dropped like the "firm-at-opening" price contract.

Margarine Uses Less Animal Oils.

According to an official of the Swedish Margarine Association, there has been a marked reduction in the use of animal fats in the manufacture of margarine in that country as well as here. During 1921 about 40 per cent. of the raw materials were animal fats, while in 1924 only 20 per cent. were of animal origin.

According to this official, this is due to the fact that vegetable margarine is very much advertised and has grown tremendously in popularity with the consuming public. Furthermore, the prices of animal fats have been comparatively high. In his opinion, the use of animal fats will not increase, the tendency being in the opposite direction.

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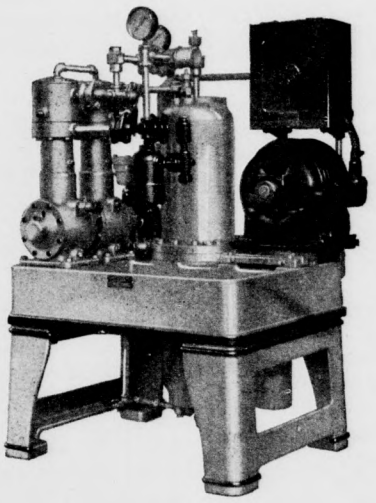

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HOW FAST DO WE TRAVEL

(Continued from page 51)

the scenes in the towns along the Grand Trunk Railway, between Grand Haven and Detroit, when the passenger train would bring in the Detroit Free Press or the Detroit Tribune and one man in a crowd of bystanders would read the headings of the papers telling of a battle, which had been fought two or three days before within five hundred miles of the State of Michigan. With the organization of the Associated Press, the telephone and now the radio, there is not one corner of this country in which there may be an occurrence at any particular moment, the history of which cannot be put into the morning newspaper. Formerly it was three or four weeks—we refer to the time before the Atlantic cable—before Americans could become aware of any particular occurrence in Europe. To-day, if anything of any particular importance occurs in any one of the civilized nations of the world, it can be in the evening paper, which is delivered at our homes regularly every afternoon. We raised the question at the outset, "how fast are we traveling?" and the above incidents will possibly lead us to hesitate, and there is now and there will be for time to come, a feeling that we have arrived at the point where we should rest upon our laurels and that we have accomplished enough along these scientific and other largely developed lines. The other side of the picture, however, stares us in the face. The engineers, who in all these things, as cited above call to our attention that we are farther behind in knowing how to take advantage of our opportunities than we have ever been in the past. If we refer a moment to the line in which the writer is most interested, and that the engineer in the science of chemistry, we can recall a time when the large chemical and pharmaceutical houses of this country were just getting into full operation and everything was cared for upon an old-fashioned plan and now the engineers in these sciences have gone so far as to develop thousands upon thousands of remedial articles out of the most common clay, as we might say, dug from the bowels of the earth. They have not only discovered things to promote medicine, but to prevent loss in many undertakings, and in the preservation of these losses conserve possibilities in assets which were entirely unexpected and unknown. If these men had done nothing more than to perfect science in our line for the benefit of physicians and the users of chemicals in large and small ways, they would have accomplished a vast amount, but out in the world of industry and business of all kinds, these men have made discoveries and perfected developments which have brought to thousands of men savings, which have added to the worth of the men of our country hundreds of millions of dollars. We have harnessed the electricity of the air, and the water in the lakes and streams, and have made the tiny atoms of both air and water do our bidding and carry light, power and heat to every individual within reasonable distances. Fifty years ago, all of these things were unknown, but they were here all the time and we were operating in all of the fields enumerated above; riding in a horse and buggy and thinking that when we were going ten miles an hour, we were going fast; sending an errand boy to be gone half an hour, when to-day we accomplish the act in two minutes; pursuing commercial affairs at a pace of ten to one; bringing the work of the farmer to a fair degree of compensation. When all of these accomplishments; reading the news of the world both morning and evening, and a thousand other things, which the ordinary mind can grasp in a moment, we are inclined to say that we can safely rest on our laurels, but it is just as true to-day as it was fifty years ago, that we are ignorant of our present day possibilities. At first glance, it may not seem possible that a human being can stand the strain of greater accomplishments in a given length of time, but we must remind ourselves that the average mind is not injured by its activities and that all the activities of the human being would be nothing but junk if they were not acted upon by the human mind. We brag about our accomplishments, but we are just occupying a room at the present in the great workhouse of God, which he allowed us to unlock and enter possibly twenty-five years ago and possibly fifty years ago and if we have been worthy of the occupancy he will unlock another door and we will step into a larger room and there will be tasks for us for which we have been preparing in the room that we have just vacated.

It is possible that the machinery of the present age in many respects is not fit for the undertakings of the age next before us, but it will be created by the human mind when the opportunity presents itself forcibly enough and like the many other things, the emergencies will be met and we will step further into the business fields of accomplishment. In the larger manufacturing pharmaceutical houses instead of washing the bottles by hand; filling them in the same way and corking them and labeling them, they are now washed by machinery and filled by machinery, labeled and washed and packed ready for shipment. Machinery has more fingers and toes and in fact, more accuracy of movement under the guidance of the human mind than a human hand itself. In all the ages, there must be leaders and where these leaders are worthy, the average man must and will follow. If we respond, we shall have new knowledge, new methods and new economics of every kind in the operations, whatever they may be, demanding the attention of the mind and the skill of every man, woman and child. Lee M. Hutchins.

"Shall We Gather."

A minister in the course of a sermon said: "If I had anything to do with whisky, beer, rum, or any intoxicating drinks, I should have them all thrown into the river."

At the end of the sermon he gave out the hymn, "Shall we gather at the river?"

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Apropos of the efforts now being made by Judge Gary and other influential men to seek some remedy for the growing tide of crime in the United States, I think one may prophesy little success until "back to the rod" for juvenile delinquents is approved. So long as it is a crime in itself for a father to beat his own child, and so long as mawkish, sentimental laws make it an offense for a teacher in a public school to punish a child, so long will crime go on unabated. Our prison system is all very well for coddling grown-ups, and I have no use for the penal systems of this country or any other country, much less have I for capital punishment, as a crime deterrent. It has little to recommend it.

If the efforts now being made to reform the "hardened" criminal were directed in the way they ought to be in training up a child in the way he should go, there would be, in a generation or two, such an emptying of prisons that these institutions would have to be put to a better use than trying to mend the souls of poor erring humanity, who in many cases have sinned because of our hesitancy to raise blisters, while we had no attack of nerves in erecting a gallows or an electric chair.

Civilization has a lot to answer for. Our methods of dealing with crime are all wrong. We are afraid to use the rod for corrective measures, while we arm the police and warders with guns to kill.

The remedy is not in jails or police. The remedy lies in the hands of the fathers and mothers.

I once asked a jailbird which he would have, twelve months in jail or twelve strokes of the "cat" on the bare back.

"Bless your heart," he replied, "twelve months in jail, any time."

I doubt if we have a man strong enough to introduce a bill into Congress to protect parents and teachers in the discharge of their filial and public duties in dealing out punishment to those under their charge. We must get back to first principles and train children as we train horses and pear trees. We must bend the twig while it is bendable, and train while teachable.

We cannot purify the water by painting the village pump. We must go deeper, down to the source of things. And is the source of all crime in the criminal himself? No, the source lies in "sparing the rod." That is where we must begin. In the home, in the school, in the courts, with power to enforce with the rod. There is no greater deterrent to wrongdoing than the fear of the rod. R. M. Bradner.

The Old-Customer Department.

Any sales effort naturally divides itself into two parts: Getting new business. Retaining old business. The great trouble with most sales efforts is that they concentrate predominantly upon the first and leave the second alone. An analysis of a number of businesses shows that many of them do not devote more than 10 per cent. of their selling effort to building up old customers and that a large part of that small percentage is allocated to the credit-and-collection departments. Without a doubt, new customers must b econstantly obtained. They are new and vital blood.

Never forget that a business is like an army. Both fight. But, with the army, the consolidation of the advance when the latter has been effected, in order that it may be held and be made permanent, is held to be quite as important as the advance itself. Of what use is it to an army to charge ahead a mile or to a selling organization to gain a hundred new customers, if that mile or that group of customers cannot be held and held to advantage?

What most selling organizations need badly is a "Statu-Quo Department," one which will endeavor in every way to keep customers as they are now, studying the needs of present customers and troubling its official head little or nothing about the customers who might, would or should be landed. "A bird in the hand is worth two in the bush;" and, conversely, the old-customer who is lost may easily prove the "root" of much "evil" especially if he or she does much talking about one.

At the age of 15 a boy usually quits running errands. He doesn't begin again until after he is married.

The successful salesman gets into conversation with his customer instead of merely talking to him or at him.

Do your task, not the boss.

Van Dam

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Fred Buth	Menominee, Mich.
B. Cleenewerck & Son	Kalamazoo, Mich.
Gray-Beach Cigar Co.	Grand Rapids, Mich.
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Michigan Cigar Co.	Big Rapids, Mich.
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Van Tongeren Cigar Co.	Holland, Mich.
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Kyer & Whitker	Ann Arbor, Mich.
O. P. De Witt & Sons	St. Johns, Mich.
E. R. Godfrey & Sons	Ludington, Mich.
R. P. Groesbeck	Gaylord, Mich.
Minty Cigar Co.	Battle Creek, Mich.
National Grocer Co.	Traverse City, Mich.
J. N. Carr & Son	Elkhart and South Bend, Ind.

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GRAND RAPIDS MICH.

STURDY PIONEERS.

The Fur Traders of the Grand River Valley.

Part I.

In days of old, before the invention of stoves and furnaces, when dwellings were floored with earth or stone, when one fireplace was the heating plant for a whole castle, when human clothing had to be heavily padded for protection against cold and damp, the skins of wild animals were in great demand for floor coverings, for bedding and for raiment. The supply came easily when all the earth was forest-clad, and all men were hunters; but in the course of time advancing agriculture, growing towns and baronial preserves so limited and diminished the forests and the wild beasts that fine furs in Europe became rare and expensive, Russia, Siberia and India furnishing the main supply. Then it was that kings and princes gloried in their furry possessions as insignia of wealth, ranking with jewels and tapestries. The distribution of coarser skins for the common people was through the periodical fairs in leading towns.

The discovery of the New World, with its unbroken forests and immense population of wild animals and Indians opened up a fresh field for the operations of fur dealers.

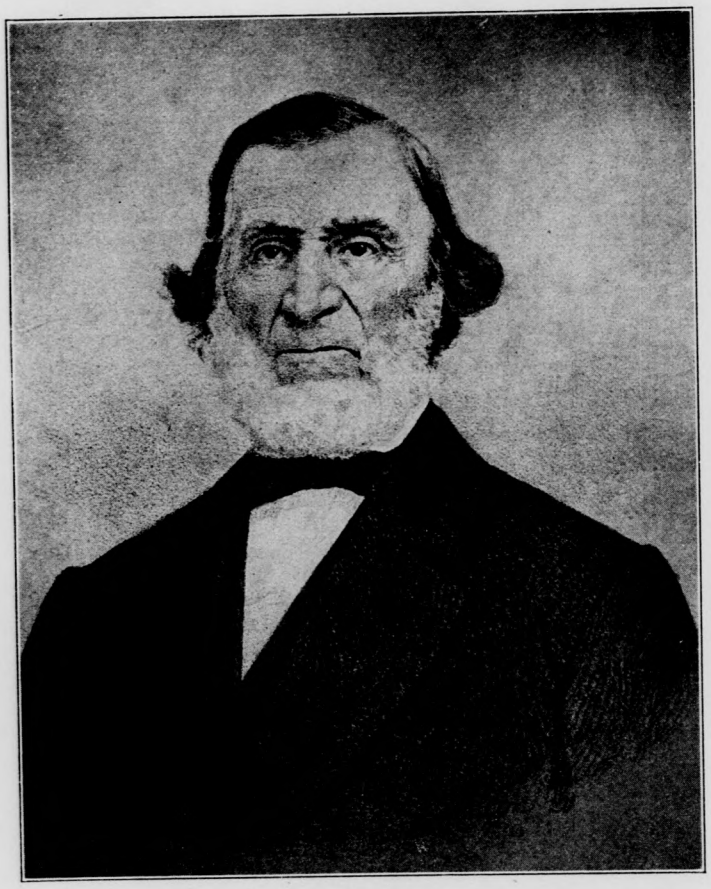
The French settlers of Canada were the first to perceive the great opportunities in America and sought by "grants" from the King to obtain control of this trade. About 1602 a grant was obtained from Henry IV by Sieur de Monts "to colonize Acadie," a region extending from Philadelphia North to beyond Montreal. This whole enterprise was not colonization, but an effort to obtain the monopoly of the fur trade. One of de Monts' associates in this scheme was the afterwards celebrated Samuel de Champlain. The value of the great monopoly soon became apparent and was a constant occasion for intrigue, even the clergy of both Old and New France striving to obtain control of this rich source of revenue.

It was by the Canadian French that centers for trading with the Indian trappers were first established in the region about the Great Lakes, the most important being at Michilimackinac and Detroit.

The history of the fur trade is one of the most exciting chapters in the story of the French in Canada. Parkman says, "Beaver skins had produced an effect akin to that of gold in our own days, and the deepest recesses of the wilderness were invaded by the eager seekers after gain."

The English played their part in this quest for the Golden Fleece. In 1666, shortly after the settlement of Jamestown and Plymouth, Captain Gilliam was sent from England with a ship to search for a Northwest passage to India, through Hudson Bay. Although unsuccessful in this endeavor, he saw a promising commercial opportunity; he built a fort and laid the foundation of a fur trade with the Indians. Two years later the Hudson Bay Company was chartered. The original sum invested was about $50,000, but it became so profitable that the stock at one time netted 2,000 per cent. in one year. The regular annual dividends averaged 25 to 50 per cent. The shares were never in the market, but were carefully handed down from father to son.

The trading posts which were established at different points were called factories, and the traders factors. The phenomenal success of the English stimulated to greater activity the hardy and adventurous Canadian Frenchmen, and their coureurs de bois and half-breeds canoed the waters leading to Hudson Bay and intercepted the Indians laden with peltries and gave them more for their packs than the English had promised. At the head of one of the French companies was Joseph La France, of Michilimackinac, traveler, hunter and trader, who penetrated the wilderness even to the Mississippi. The story of his adventurous life is most fascinating.



Rix Robinson.

The Germans, too, used America as a great hunting ground. John Jacob Astor, son of a peasant near Heidelberg, came to New York in 1783, at the age of 20. Following the advice of a chance acquaintance on shipboard, he invested his little capital in furs and in six years had acquired $250,000. The blazed trails from one of his trading posts to another finally spanned the continent, and about 1812 he founded Astoria on the Northern Pacific coast and established there the headquarters of the American Fur Company. His commercial connections at length compassed the globe, and his ships sailed every sea. For four generations the Astor family has ranked high among the multimillionaires of the earth.

These facts are stated to show how much money there was in the fur trade and to demonstrate that the wilderness of Michigan, situated between the rival companies of Astoria and Canada, would naturally be invaded by both; and so it was. The Astors had stations from La Pointe, at the West end of Lake Superior, to the Island of Mackinac, dealing with the Sioux Indians, the Sacs, the Foxes and the Ojibways. The French had posts in the region of the Sault Sainte Marie, all through what is now known as the Saginaw region and through the valley of the Owashtanong, or Grand River. (This name in the Indian tongue is said to have meant "the far-away waters," called so on account of the length of the stream.) The tribes occupying this central portion of the State were the Pottawattamies, the Chippewas, the Ottawas, the Wyandottes and the Hurons. The broad waters of the Owashtanong were teeming with the finny tribes which furnished summer food, and a winter supply as well, for the dusky denizens of the forest.

Early in the last century the portion of the river opposite our city was known as "The Rapids." For the distance of a mile the fall averaged from 15 to 18 feet. Three islands of several acres each divided the stream into two surging channels, and a rough, rocky bottom further increased the noisy agitation of the water. Every spring there came to these rapids from Lake Michigan great shoals of the mammoth fish known as the sturgeon, en route for their favorite breeding places in the deep and placid waters beyond. Heroically they plunged through this great natural obstacle, but thousands were overcome each season by well-aimed spears cast by the Indians while balancing themselves skillfully and gracefully on the sides of their strong boats, called chemung or dug-outs. The most successful catches were at night by the light of pitch-pine torches. The white pioneers have described the scenes upon the river at this great annual rally of the red men as most exciting and picturesque. The Astor Fur Company discovered their rendezvous soon after the close of the war of 1812, and at once established a trading post on the Owashtanong at its junction with the Flat River, where Lowell now stands. Then the Indians, when coming to the fisheries in the spring, brought with them great packs of peltries, the result of their winter trapping. At that time there were found in this region most of the American fur-clad animals—bear, wolf, fox, badger, rabbit, marten, mink, raccoon, wild-cat, otter, squirrel, lynx, beaver, etc.

The first agent at this trading post was Joseph La Framboise, of Mackinac. His wife was a young half-breed who had had a convent education in Montreal. She is described as "beautiful, brave and spiritual." Their relations with the Indians were friendly and profitable, and, to their credit be it said, no whisky was ever sold at their factory. Upon the death of her husband Madame La Framboise continued the business until 1821, when she resigned her position and returned to her old home in Mackinac, having acquired quite a comfortable private fortune. Her only daughter married Captain Pierce, U. S. A., brother of Franklin Pierce, President of the United States. The Romish church at Mackinac stands on land donated by Madame La Framboise shortly after her return to the Island, and beneath the altar are interred her remains and those of her daughter. On a memorial tablet is inscribed, "Magdalene La Framboise, died April, 1846. Aged 66 years;" "Josephine Pierce, died November 24, 1820."

After the war of 1812 the business of trading with the Indians had to be carried on under the license of the United States, which license was revoked on complaint of the Indians. The favor of the red man was so important to the trader that many of the factors, in order to establish full confidence, married Indian wives. This was the case with Rix Robinson, the successor of La Framboise.

The period between the years 1820 and 1840 covers the reign of the fur kings in the Grand River Valley. Rix Robinson, the Campaus and the Godfroys were, for that day, as wealthy as are the lumber kings of the present. Rix Robinson at one time, with the Rev. Wm. Montague Ferry, owned the whole village plat of Grand Haven, besides tracts of land at several other points on the river. The Godfroys' and Campaus' real estate stretched from Grand River in acre-properties away up to what is now College avenue with Fulton street and Wealthy street for North and South boundaries.

(Continued on page 58)

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WM. N. SENF

Secretary and Treasurer

Rix Robinson's name heads the list of fur traders who made permanent locations in the Grand River Valley. In 1814, as a stalwart, energetic youth, he left his father's home in Auburn, N. Y., and struck out to seek his fortune in the West. He found employment in Detroit for a time, then with a trader's pack on his shoulders he followed the Indian trails into Illinois and Wisconsin, bartering with the natives, and finally reached Mackinac, where he entered the service of the Astor Fur Company, under its agent, Robert Stuart. (This Robert Stuart removed to Detroit in 1834 and later became Treasurer of the State of Michigan.) Robinson married at Mackinac an educated Indian woman, of whom there were many in that part of the State, and their only son, John, after a varied career, at last became a missionary to his mother's people. In 1821 Rix Robinson was sent to supersede Madame La Framboise at the post at the junction of the Flat River with the Grand. He also bought out what private interests Madame La Framboise had acquired, and in addition established trading posts at the mouths of the Grand and Kalamazoo Rivers. When the Rev. Mr. Ferry, in 1834, returned from the mission at Mackinac to the mouth of the Grand he found his old acquaintance, Robinson, already established there and conducting a thriving business with the Indians on a scale most enterprising for that period. His line of trading boats plied the river from Lake Michigan to its junction with the Flat—his coureurs de bois penetrated the forest for hundreds of miles in different directions. Robinson, in his relations with the Indians, was always honest, just and frank, and they loved and respected him. Through their special favor he acquired 600 acres of land where is now the village of Ada, and in order to cultivate that he retired from fur trading in 1837. That farm became one of the finest in Kent county. At his death it passed into the hands of E. P. and S. L. Fuller and a part of it is now owned by our townsman, Mr. John B. Martin. In 1838 Mr. Robinson acted as Commissioner of Internal Improvements, at which time the Legislature appropriated $60,000 for promoting navigation on the Grand River. A part of this appropriation went into the canal at Grand Rapids. Mr. Robinson's first wife died in 1848 and in 1850 he married the granddaughter of a chief of one of the neighboring tribes, Sippiquay by name. His domestic relations are said to have been most happy. He seems to have understood the Indian character and customs surprisingly well and, we are told, spoke several of the tribal dialects better than any other white man in the Territory. Five of his brothers in turn followed Rix Robinson into the West, all of whom settled in the Grand River region, Robinson's Landing, a few miles below our city being named for one. They were all men of unusual force of character and physique, Rix and two of his brothers being over six feet in height and heavy in proportion. This leader of the Michigan fur traders and pioneer agriculturist died in 1873, at his farm near Ada, at the advanced age of 81.

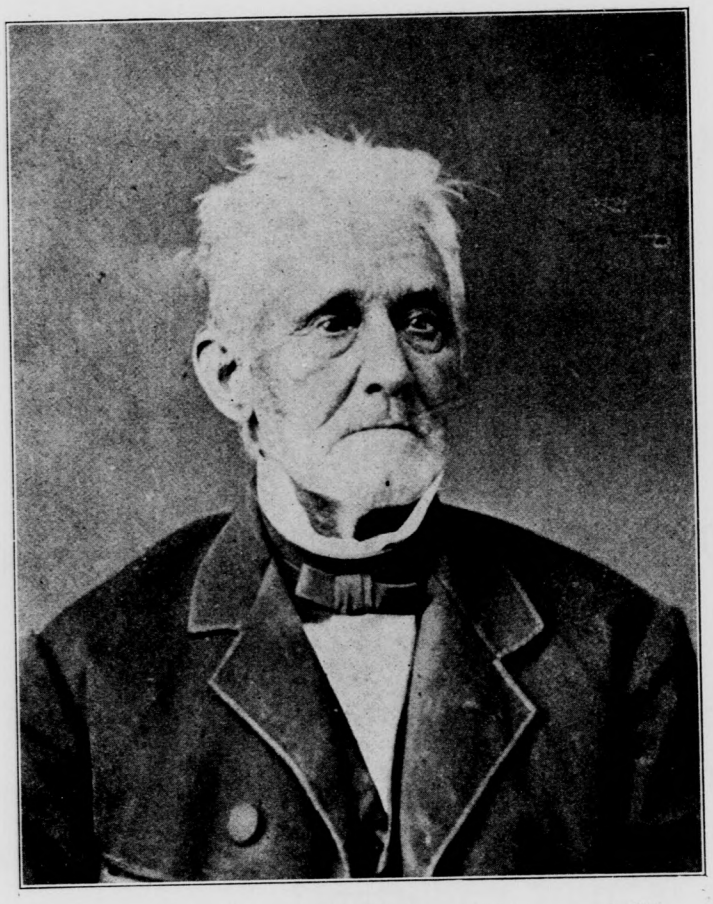
In 1887, fourteen years after Rix Robinson's death, a monument was erected in his honor by the Association of the Old Residents of the Grand River Valley. The orator was the Hon. Thomas B. Church, a prominent lawyer of Grand Rapids, and one of the most eloquent speakers in the State. The address made by him on this occasion is said to have been one of his best efforts. The monument was first placed upon the public square at Ada, but was afterwards removed to the cemetery and placed on the grave where Rix Robinson lies. We give a description taken from the Grand Rapids Daily Democrat, July 1, 1887:

The monument is of white bronze and is a handsome piece of work, costing $675. It is 12 feet high and on the massive base are inscribed in raised letters the name of the departed and the legend, "Erected by the Old Residents' Association of the Grand River Valley, 1887." Upon the front of the shaft is an excellent bas-relief of Rix Robinson, a speaking likeness, which all commend for its life-likeness and truthfulness, and the words, "In memory of Rix Robinson, born 1792, died 1873." Upon the remaining three faces are the following concise and terse expressions, each phrase of which speaks more than elaborate volumes: "Indian trader on Grand River, 1821. Supervisor Ada township, 1840. Associate Judge Circuit Court, Kent county, 1841. State Senator, 1845. State Commissioner of Internal Improvements, 1846. Member of State Constitutional Convention, 1850. Brave, honest, patriotic, a loving husband and father, a friend of the Indians, their negotiator with the Government and a peacemaker."

Part 2.

Louis Campau.

In 1826 there came to the Indian settlement opposite the mouth of the Flat River a Frenchman about 35 years of age named Louis Campau. He was a member of a fine French family of Detroit and had, for several years previously, been trading with the tribes in the Saginaw region, where he had distinguished himself by rendering valuable assistance to Lewis Cass in a Government treaty with the Indians. He found the Flat River country so well occupied by Rix Robinson that in about a year (1827' he moved down the Owashtanong some thirty miles and established himself in the large Indian settlement about "The Rapids." This village was one of the largest in the Territory and is said in the summer season to have numbered 600 lodges, or about 3,600 inhabitants. On the East bank, about halfway between what are now Pearl and Bridge streets and at the base of the beautiful knoll called Prospect Hill, Mr. Campau built hewn log or block houses, one for his home, the other for his warehouse, where he kept the articles for barter with the Indians, and stored up the furs received in exchange. The goods for barter generally consisted of woolen cloths, various colored blankets, guns, ammunition, tobacco, coarse sheetings, thread, twine, beads, brass and copper kettles, silk or cotton handkerchiefs in bright colors, printed calicoes, etc. These goods were usually made up into packs, weighing ninety pounds, at the headquarters of the different fur companies and sent out in the spring to the traders. As far as possible the goods were transported by water in large canoes, or bateaux, manned by from eight to ten men and carrying from fifty-five to sixty-five packs. It was for the storing of this stock that quite large warehouses were needed at the different posts. For five years Mr. Campau and his four assistants were the only white men on the East bank of the river, the few other settlers having located on the West Side about the Baptist Mission of the Rev. Leonard Slater, which had been established in 1824. About 1831-2 another Frenchman, Richard Godfroy, came to this post and later was associated with Mr. Campau in the fur business. In 1834 the manufacture of lumber by Slater's little sawmill enabled Messrs. Campau and Godfroy to erect frame houses for their families. Mr. Campau's house being built on the present site of the Widdicomb building. They also built each a capacious frame building for a general store and warehouse just below the Eagle Hotel on the West side of Waterloo, now known as Market street. Mr. Barr (the first carpenter West of Detroit) was the builder. These stores were long and low, painted bright yellow, and in front stood a massive wooden machine for pressing bales of fur. An Indian could carry a pack of about fifty pounds and his pony three or four times as much. Mink skins were valued at from 50 cents to $1 per pound; buckskin, $1; beaver, marten and lynx, $1.25. It took twenty pounds of any of these furs to buy a yard of broadcloth, which was the heart's desire of every Ottawa or Pottawattamie lady. The rank of a squaw was strictly indicated by her costume. The wives of chiefs had great pride in their fine black broadcloth petticoats, squares for head and shoulders decorated with interlaced gay ribbons applied with fine stitching, sacques of lustrous black satin, and elaborately beaded leggings and moccasins. The plebian squaws generally wore bright cotton petticoats and sacques and the ordinary Government blanket over head and shoulders. These blankets in scarlet, grey and white were marked as to their quality with black points, one to three woven into one corner, one point being the finest. The men's everyday wear consisted of bright colored cotton shirts hanging loose, leggings and moccasins of dressed deerskin and broad colored belts, to which were attached knives and a game-pouch, then a red blanket wrapped over all. Men and women both delighted in handkerchiefs of the most vivid colors for head and neck.



Louis Campau

In 1834 the white population of the village of Kent numbered about 100. Louis Campau was called "The Proprietor." He made the first plat of the village and laid out the first road, on the line of the Indian trail which came in over the Eastern hills down what is now Fulton street and around Prospect Hill to Campau's trading post. The next street led from the trail at Mr. Campau's new house down to the yellow warehouses and was named Waterloo street. A spacious garden surrounded Mr. Campau's house and the winding path, bordered by imported

(Continued on page 60)

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flowers and shrubs, which led down to the canoe landing on the bank of the river, is said to have been the special admiration of the Indians. Imagine this all in the place of the Boston Store, Foster, Stevens & Co.'s, Spring's and the Fourth National Bank. (The vacated block houses Mr. Campau rented in 1836 to Messrs. John Almy and Abel Page, who arrived with their families from New York and Vermont. Mr. Almy was a practical surveyor and drew all the early plats and maps of this region. Deacon Page planted the first orchard and nursery with trees brought from Detroit and Rochester.)

When, in 1849, Mr. Campau removed to the spacious and imposing house at the top of Fulton street hill, built by Mr. Bostwick and latterly the home of Mr. George Gay, his old home was converted into a tavern and gradually developed into the Rathbun House, for many years a popular hotel.

Louis Campau had great control and influence over the Indians among whom he lived. He was just to them, but never allowed his decisions to be questioned, and was entirely fearless in his dealings with them. He was a devout Catholic and gave liberally to the church. In 1835 he erected for Father Viszocky (the priest then in charge of the Romish mission) a house of worship on the corner of Monroe and Divisions streets, later sold to the Congregationalists when the Romanists built a church of stone where the Grand Rapids National Bank now stands. Mr. Campau's real estate comprised at one time the land bounded by Fulton street and Wealthy avenue, Prospect street and College avenue and forty acres on Jefferson avenue, the last enclosed by a board fence. His properties were estimated at $100,000, a large fortune for those days. He lost heavily in the financial crash of 1837 and never recovered from the blow, as, with the rapid settlement of Michigan, the Indians retreated before the white man, and the fur trade diminished accordingly. Enough, however, was saved from the wreck to furnish a moderate income for himself and wife. They had no children.

We, the grey-haired children of the pioneers, remember "Uncle" Louis Campau as a retired gentleman, and his wife as a most sweet representative of the gentlewoman of the "Old School." She was one of the six daughters of Captain de Marsac, who had served under General Lafayette and later settled in Detroit—Sophie de Marsac, after whom is named the Grand Rapids Chapter of the Daughters of the American Revolution. In their dignified and imposing home upon the heights, set in the midsts of grand native trees, garden and orchard stretching down to Washington street, with a sweeping view of the Owashtanong Valley and the Western hills beyond, Monsieur and Madame Campau dispensed for many years a delightful hospitality.

The French social circle was large, for Uncle Louis had brothers, Antoine, Touissant and George, and four of Madame Campau's sisters had married and located in Grand Rapids; then there were the families of Richard, William and John Godfroy and their sister, Mrs. Taylor, the Stanleys and others. The hospitality of Monsieur and Madame Campau was not confined to relatives and fellow townsmen —the Indians were always welcome guests. Until the discontinuance of the annual payments in 1856 the Campau's spacious grounds were the favorite rendezvous of the older Indians, who loved to talk with Uncle Louis of the days of the early twenties, when Nature's own children were sole proprietors of the forests and streams of the Peninsula between the Great Lakes.

Many of us remember the childlike delight Uncle Louis took in being the earliest herald of winter. His sleigh bells were always the first heard over the new fallen snow, as the old white horse jogged down Fulton hill, dragging the buffalo-robed cutter and the master with flowing white locks and big fur muffler. All along Monroe street the dear old equipage was hailed and saluted year after year until 1871, when the sleigh bells jingled for the last time, Uncle Louis dying in April, at the age of 80. His wife had gone eighteen months before, and in three years his three brothers followed them.

So suddenly vanished the first generation of a French family to whom Grand Rapids owes its foundation—men whose public enterprise and good citizenship were a power in the community for nearly half a century.

Among the papers left by Louis Campau is a copy of the Government "license to trade," issued to him as a dealer with the Indians, the text of which is as follows:

Instructions to Louis Campau, this day licensed to trade with the Indian nation at——.

First. Your trade will be confined to the place to which you are licensed.

Second. Your transactions with the Indians will be confined to fair and friendly trade.

Third. You will attend no councils held by the Indians, nor send them any talk or speech accompanied by wampum.

You are forbidden to take any spirituous liquors of any kind into the Indian country; or to give, sell or dispose of any to the Indians.

Fifth. Should any person attempt to trade in the Indian country without a license, or should any licensed trader carry any spirituous liquors into the country, or give, sell or dispose of any to the Indians, the Indians are authorized to seize and take to their own use the goods of such trader, and the owner shall have no claim on the Indians or the United States for the same.

Sixth. Should you learn that there is any person in the Indian country trading without a license, you will immediately report the name of such person, and the place where he is trading, to some agent.

Seventh. The substance of the fifth regulation you will communicate to the Indians.

Eighth. You will take all proper occasions to inculcate in the Indians the necessity of peace, and to state to them that it is the wish of their Great Father, the President, to live in harmony with them, and that they must shut their ears to any wild stories there may be in circulation.

Given under my hand at the city of Detroit, this 15th day of November, 1833. Wm. Woodbridge, Sec'y.

and at present vested with the power of Superintendent of Indian Affairs therein.

W. W. Potter, President, Lansing, Michigan
E. B. Caldwell, Sec'y-Treas. Grand Rapids, Michigan

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Part 3.

Richard Godfroy.

Associated for many years with Louis Campau by ties of both friendship and business, Richard Godfroy inherited his knowledge of, and aptitude for, the fur trade from his grandfather, Jaques Gabriel Godfroy, of the French firm of Godfroy & Beaugrand, who, as early as 1770, were operating several trading-posts between Fort Vincennes and Monroe. Richard (born in 1809) was the son of Jaques Gabriel Godfroy and Elizabeth May—his wife was Ann Lewis, of Sandwich, Canada; and Mrs. Dr. Wooster, of Grand Rapids, is their daughter. Many relatives are living to-day in Detroit. Mr. Godfroy joined Mr. Campau at the Rapids of the Owashtanong about 1831, and assisted in managing trading posts also at Lowell, Grand Haven and Muskegon. When Louis Campau built his home, at the corner of Monroe and Waterloo streets, Mr. Barr, the village carpenter, framed one also for Mr. Gorfroy and his family of six on the block of ground opposite the present Morton House, between Ottawa, Monroe, Ionia and Louis streets.

The fur trade proved very profitable and Mr. Godfroy was able to furnish his home with all available comforts and with much of the style then prevalent in the city of Detroit. He had a private tutor for his children, and his carriage (the first to enter this wilderness), with folding steps and drawn by a span of notable black horses, was a marvel of elegance.

Richard Godfroy placed the first steamboat on the Grand River in 1837, naming it "The Governor Mason," after our first territorial governor. Regular trips were made in the interest of his business to Lowell, to Grand Haven and sometimes to Muskegon. In May, 1840, a party of Eastern capitalists overpersuaded Mr. Godfroy to send them by boat during a storm up the Lake to Muskegon, with the result that the little steamer was driven ashore and totally wrecked, although fortunately no lives were lost.

This was a final financial blow to Mr. Godfroy, as he had previously lost heavily in the collapse of the People's Bank, in which he and Louis Campau were equally interested. His property, which included Island number 3, the Woodward Farm on the Lake road, and a large tract of land running North from Bridge street on the hill to the old D. & M. depot, was all turned over to his creditors, and the homestead property on Monroe street was bought by the Romanists for the placing of their new stone (St. Andrew's) church. The death of his wife (who was a famous beauty) completed the depression of Mr. Godfroy and he removed from Grand Rapids to the Michigan headquarters of the American Fur Company at Mackinac. His last years were spent with his daughters at Muskegon and Grand Rapids. He died in 1883, aged 74.

Richard Godfroy was in appearance tall and slender, very energetic and agile and his manner was characterized by true French courtesy. He was called by the Indians "Jaquance," meaning Little Joseph, in distinction from his grandfather, who had been known among the tribes as Big Joseph. It is said that his word, once given, was never broken, and the Indians and other trappers loved and trusted him implicitly. The following incident will illustrate their loyalty: When visiting one of their camps Mr. Godfroy lost a pocket knife. Long afterwards it was found in the possession of an Indian boy, who was made to tramp through the forest thirty miles to Muskegon to restore the article; and only the earnest intercession of Mr. Godfroy saved the lad from further punishment for having appropriated a knife which he knew belonged to their beloved Jaquance.

Part 4.

Antoine Campau.

A dozen years after Louis Campau settled at "The Rapids" he was joined by three brothers, one of whom, Antoine, became actively identified with the local fur trade. He had been appointed agent of the Saginaw post as successor of Louis, managing that, as well as a farm, at Grosse Pointe, near Detroit. He had visited his brother at "The Rapids" as early as 1833, but it was not until 1835 that he sold his farm and moved here with his family, making the long, rough journey through the timbered land in a covered wagon.

He at once became agent for a prominent firm of fur dealers of New York City, Pierre Choteau, Jr., & Co., who were among the strongest rivals of the Astors, and for Buhl & Co., of Detroit.

Mr. Campau located his warehouse near the foot of Pearl street, at the rear of the present National City Bank, and his home was near his brother Louis' on Monroe street. In 1845 he located on a fine farm of 120 acres, a couple of miles out on South Division street, or what was then called the Kalamazoo Stage Road. This farm house, with its four young people and hearty hospitality, was the scene of many a merry-making, especially in winter for sleighing parties. In 1855 Mr. Campau platted a portion of his farm into city lots, the sale of which, together with his success in trade, gave him an ample competence.

Mr. Campau was a man of fine appearance, slightly over six feet in height with an erect and dignified carriage and an affable address.

In all business relations he ranked high as to exactness, promptness and integrity. As illustrating the confidence placed in him by the Eastern firms for whom he was agent, we make a few quotations from letters loaned by relatives.

In 1853 we find Choteau & Company writing from New York: "We cannot close this letter without expressing to you our satisfaction at the manner in which you have acted throughout your long connection with us. You have in all cases proved yourself entitled to our confidence. We regret that circumstances will no longer permit the continuance of the fur business at Grand Rapids."

Choteau & Company made over to Messrs. Buhl & Company, of Detroit, the business that they had handled in this section, and warmly recommended

(Continued on page 62)

RELY ON—

Quality goods to satisfy your trade and help you build your business.

A-1 BREAD

—a better bread

SCHULZE BAKING Co.

Grand Rapids, Michigan

VAN DAM CIGARS

Straight 10 Cents

Manufactured by TUNIS JOHNSON CIGAR CO.

Main Office and Factory Grand Rapids, Michigan.

Antoine Campau to their employ. This firm wrote to Mr. Campau in 1859:

"Please send in all the mink you can by express, and tell Mr. Godfroy to do the same; send as often as you get twenty-five skins on hand. We want to keep them moving."

Although the connection with Choteau & Company had ceased in 1853, we find that in 1858 an English made gold watch was sent by Mr. Choteau, of which he begs Mr. Campau's acceptance "as acknowledgment of services rendered by you and as a token of esteem entertained for you after an agreeable business intercourse of many years' duration." Buhl & Company's relations with Mr. Campau seem to have been as satisfactory as were Choteau's, for in 1864 we find they wrote a warm expression of their esteem, accompanied by the gift of a handsome cane. Then again from Buhl & Company in 1868 a letter "enclosing an extra on last year's salary" and a request for his services for another year. About 1870 Mr. Campau retired from active business. His death occurred on October 31, 1874. The crowds in attendance upon the burial services at St. Andrew's church testified to the high honor in which Antoine Campau was held by his fellow citizens. We have in the beautiful "Antoine Campau Park" on South Division street the conversion of the old homestead property into an affectionate memorial, the gift of his appreciative grandson, Martin A. Ryerson, to the city of Grand Rapids.

As a sort of postlude to the work of the trappers and factors came in 1863 the first plant at Grand Rapids for the manufacture and retail sale of furs, established by Mr. Homer B. Jarvis at 9 Monroe street, the present site of the National City Bank. By 1870 that also had closed its doors, and many years elapsed before it had a successor.

The old Indians were gone to happier hunting grounds, the younger generation had been transferred to Government reservations, where the school and the plow supplanted the spear, the tomahawk and the trap. The dense forests had fallen by the pioneer's axe; the wild animals, greatly diminished by the reckless onslaught of a hundred years, had retreated to the distant North; the men who represented the greatest business industry of Territorial Michigan had made a "final balance," and the curtain rang down upon the dramatic and picturesque scenes of the first half of the nineteenth century in the Valley of the Owashtanong.—Rebecca L. Richmond.

A Transaction.

"We had a neighbor, an old man, who went out and bought some little pigs," said A. J. Peoples, of Detroit, the other day. "He paid $15 for them $15 for some lumber to make a pen for them, and $15 for some feed. He kept them for a little while and then sold them for $45.

Some one remarked, "You didn't make very much on the transaction."

"No, I didn't," he replied, "but I had the use of the pigs."

If some folks walked as much as they talked, there would be more health and less useless ills to talk about.

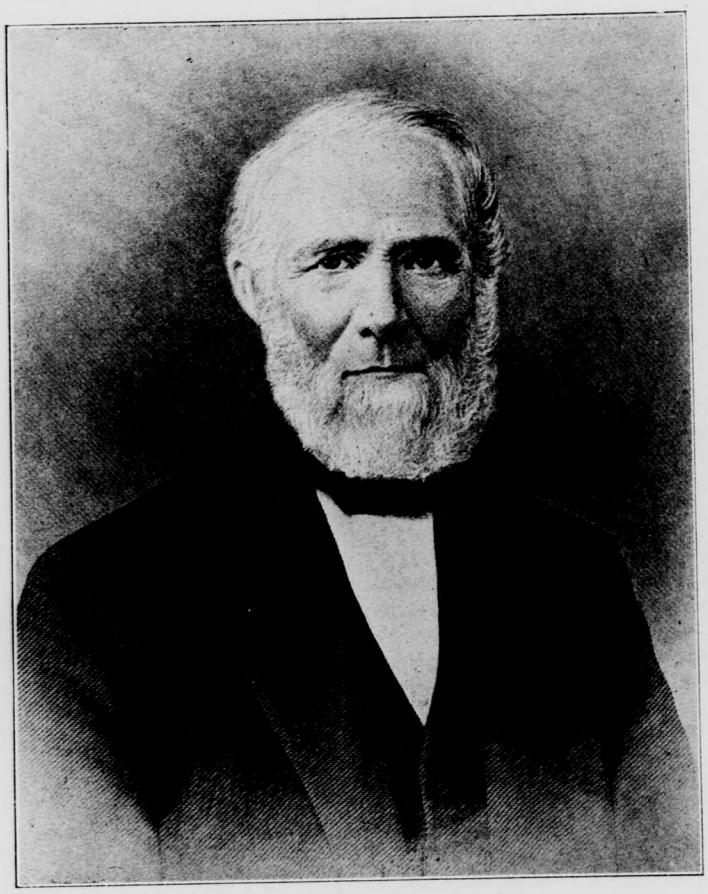
THE CURE OF CANCER.

Surgery Alone, Not Medicine, Is Effective, Doctor Asserts.

The public should know that the great authorities throughout the world recognize no medical treatment for cancer. Dr. Soper, the director of the American Society for the Control of Cancer, gives a resume of the consensus of the world's authorities, clinical experience and experimental results. There is no higher authority.

I have been in the controversy in regard to the best treatment of cancer since my association with Professor Halsted, chief surgeon of the Johns Hopkins Hospital, in 1893. I began as a pawn in the game, but fortunately was made the keeper of the records.

In 1895 Halsted published his complete operation for the treatment of cancer of the breast, with results that had never been accomplished by any other operative procedure or any other known treatment up to that time. At first it was not accepted even by many of the great surgeons of the world. Gradually, however, as surgeons were trained in its finer technic, it became the operation, and is still the operation, for cancer of the breast throughout the civilized world.



Antoine Campau

The Ministry of Health of England has just published results of a study of 20,000 operations for cancer of the breast during the past forty years, with these two definite conclusions:

The cure of cancer of the breast depends upon two factors—the complete operation of Halsted and the short duration of the lump in the breast.

The majority of surgeons to-day are educated in the technic of the Halsted operation. Unfortunately, the majority of women have as yet not received the life-saving information that "if you feel a lump in the breast to-day, go for examination and treatment to-morrow."

Many are claiming that carrots and cabbages will cure cancer; that meat diet, the absence of vitamines, is the cause of cancer; that intestinal stasis and chronic constipation are very important factors in explaining the increase of cancer. These messages are confusing the public.

Many years ago a patient whom Halsted had operated on for cancer of the breast and who was suffering pain in the scar took up Christian Science and wrote me that the operation had no effect on her cure. My answer was:

"Kneel down at once and thank God that you had the operation quickly after you felt the lump, and that you took Christian Science up later."

There is no question that life is more comfortable if chronic constipation is eliminated and intestinal stasis rectified by diet and proper treatment. Christian Science, if it allays fear and anxiety, makes life pleasanter for everybody. No woman will harm herself by trying these preventive treatments—when she has no lump in the breast. When a woman feels a lump in the breast, she may be assured that the vast majority of the authorities on cancer will agree in this advice:

Have an examination at once, the next day, and if it is a definite lump have the operation the next day; and if it is cancer have the complete operation .

The remarks of the physicians advocating medical treatment as against surgery are misleading. One of them is willing to quote Dr. Francis Carter Wood in regard to radium, but does not quote his expressed opinion in favor of surgery.

We have just had a report from Dr. Greenough, of Boston, Chairman of the committee representing the American College of Surgeons, in regard to the treatment of cancer of the uterus, with the conclusion concurred in by the great majority of authorities, that radium has a distinct place, with surgery, in its treatment.

More than twenty-five thousand women die in the United States every year from cancer of the breast or of the uterus. There is absolutely no question that, if there is any truth in records and any confidence to be placed in science and expert authorities, the treatment for cancer of the breast is operation and for cancer of the uterus operation or radium.

All the authorities of the world, clinical and experimental, admit that they do not know the cause of cancer; admit that there is no preventive treatment, except in those forms of cancer which are due to chronic irritation and when the cause can be recognized and removed.

To-day the cure of cancer is a problem in education. We must get the correct information in regard to cancer to the public. In this educational effort we will meet opposition. There is only one way: Let the press publish both sides; let the people read and choose.

The majority of men and women who are making the study of cancer their life-work are philanthropists as well as scientists. They are employing every effort and using all means to bring before the people of this country correct information in regard to cancer. So that all people, even if they are taking medical treatment or other preventions of cancer, will, when they observe their definite warning, drop this fancy treatment and turn to the treatment based upon facts, science and continuous records—surgery, immediate examination, proper and complete operation combined with radium and X-rays, when indicated. There is no medical treatment for cancer. Medicine cures those forms of cancer that are not cancer, and those forms of cancer that are not cancer would probably get well of themselves.

Joseph Colt Bloodgood.

Law Repealed.

During the recent session of the Iowa Legislature an old motor law, said to have been on the statute books for nearly thirty years, was repealed. The section repealed was written into Iowa law when the automobile driver was considered a menace to the community. It read:

"The traveling motorist is ordered to telephone ahead to the next town of his coming, so that owners of nervous horses may be warned in advance."

Real Good Hearted.

"Dearie," he told his wife, "when I pass away I shall leave everything to you."

"That's what you've been doing ever since we married," she snapped back.

GENUINE GAS COKE

IS AN EXCEPTIONALLY HIGH GRADE FUEL

costing less than hard coal or
good grades of soft coal—yet
a ton of it contains as many
useable heat units and will go
as far in your heating plant.

It is free of all smoke, soot and dirt—Does not easily clinker and burns up to a very small quantity of ash.

It is the lightest, easiest fuel to handle; kindles very readily—and gives a quick response to draft and damper.

It saves you money in first cost and last cost because its freedom from soot is much easier on decorations and furnishings.

Moreover it is a fuel you can feel SAFE in using because the user of coke never experiences the terror of a roof fire.

SOLD BY

GAS COMPANY

ALL FUEL DEALERS

THE OLD LILAC BUSHES.

Stood For Hunger and Thirst of Human Heart.

The first winter on Hope farm was a hard one for all of us. December and January were unusually cold and stormy, and then came a long, dreary season of mud and gray skies. There was no way of getting about comfortably. The roads were just wide ribbons of yellow paste, two feet deep in the worst places. We were crowded into an old stone house with no conveniences whatever except one pipe carrying water from the well. It is claimed that George Washington passed a comfortable night in this house during the Revolution. That may be, but war conditions for Washington hardly suit a modern family, where there are four sturdy children. During the Winter we ran through all the emotions from deep despair to buoyant hope, such as come to all back-to-the-landers. But you might search the country from the lowest point in Patagonia where the native curls up in the seaweed, to Greenland, where the Eskimo squats in his house of ice, and never find a family happier than we were when Spring finally danced into our valley and set us free. There was the entire farm to be explored, for we knew little about it. Every Sunday the children and I started out on little excursions which took us to every stone wall and every corner. Our farm is nearly a mile long, with thirty acres of woods, damp meadows where little springs hide, sunswept hills and dark thickets filled with wild life. Right within cannon shot of the great city our children had all the thrills of anticipation which might come in an African lion hunt. None of us can ever forget that happy Spring when life was bright, and every corner of our old farm was anew.

One Sunday afternoon we found a new path or road at the back of the farm, and followed its winding course over a little hill and around a small pond hole. The children ran ahead, young explorers happy in their childish belief that Spring will always follow Winter and life become one long delightful search for the happiness which lies at the end of the road. They ran on ahead, dancing and shouting. I followed slowly, thinking of the struggle which generations before me had gone through to hold this land away from the wilderness—a farm. How these generations had toiled and bent their backs and crooked their fingers until they finally dropped out of the battle, beaten! They picked up the stones and built them into walls—breatworks to defend their fields from the forces of nature. For a time they succeeded, yet finally, as relentlessly as fate, the cedars, the brush and briars, all the wild growth which Nature sends out like a pack of hounds had climbed over the stone walls and occupied the land. It seemed such folly for man to pit his feeble strength against this great cruel, unreasoning giant which so surely wipes out all record of human achievement and brings the wilderness to blot out all evidence of civilization. Even in this rough little corner of my farm was evidence of the utterly futile efforts of man to leave any permanent mark upon the world. Of what use is all this struggle for power and wealth if this is to be the end of it all?

These were gloomy thoughts for Spring-time, and I am glad to feel that my children could not share them. What a hideous life prospect it would be if little children were forced to live for fifty years with the miserable sense of disappointment and failure which at times comes to so many of us at middle age! These things were in mind as I slowly followed the children along that winding path. Far ahead I heard them shouting to me, and there was a strange new exultation in their voices, as though they had made some great discovery. Perhaps old explorers coming back with the story of some remarkable discovery have had something of that strange thrill in their voices. Then I saw four little figures running back to me through the thick foliage which over hung the path. My little girl ran ahead with a bunch of flowers in her hand.

"Oh, father! come quick! We have found two lilac bushes. Oh, come! come!"

You may imagine that startled me. The lilac crop is not likely to add great riches to a Jersey farmer, and I do not know that the lilac bush, like the chestnut tree or the pine, is a sure indication of the character of the soil or its needs, but I do know that you rarely if ever find a lilac bush that was not planted by the hand of man. Roses or other flowers may run off into the wilderness and find a habitation, but the lilac seems to me the surest evidence of a human home. I knew when my children brought those flowers out of that tangled corner that we were coming upon one of those human tragedies which all through the world's history have saddened and puzzled all those who seek for happiness—an abandoned home. The children tugged and pulled me into a run. At the end of the path we came to a little mound grown thick with wild growth. In front were two tall lilac bushes covered with bloom. They had grown up tall and straight above the tangle around them, as if too proud to permit this mob of inferior growth to choke them, or hide the message they carried to the world. Just behind them stood a broken old apple tree. Most of its limbs were dead and broken, but at the top a long, slender, upright limb waved a cluster of apple bloom in triumph. Several seedling apple trees had grown up, but had lost the pride and character of their parent, and had merely become a part of the tangle which covered the little mound. There were dwarf cedars, blackberry bushes, sumac, white birch, all the dwarfed and hateful guerillas which Nature sends over the fence to destroy the garden and the home when the human hand gives up the conflict. Here it was—right on my farm—an abandoned home.

I knew what I should find, and it was all there. Back of the lilacs were several broad, flat stones. I knew that they led to what was once the kitchen door. Many a time the woman of the house had stood on those stones and looked off across the fields where her husband was at work. Here little children had played in the old days. There was only a pile of rough stones to mark where the house once stood. At one side was the last remnant of the cellar wall—the rest a heap of stones. The frost had evidently thrown the underpinning down; one small piece of charred wood, evidently of an old sill, was all that was left of the woodwork. A little pile of stones and a mound of earth at one side marked all that remained of the well. The cellar was a tangle of brush and vines. As I stood by the side of the old wall a rabbit sprang out of the tangle and hurried away, while a blacksnake glided out of another corner into the tangle around us. In the apple tree beside the lilacs two chattering robins were building their nest. There was one partly cleared field where my neighbor had kept up a feeble form of culture, but all around us the great chestnut stood nodding their heads in the breeze, as if to say:

"Yes, indeed, we have seen it all. These people tried to invade our kingdom, and for years they boasted of the power of man over Nature. Where are they now? What was once a human home is now only the abode of wild beasts? Cut us down if you will, and immediately our children spring up, a multitude, to hold our home and defend it. You humans do not have that love for the soil. In the end we run them out. Their only protection is in the town, and even there, when at last they abandon their rust, we break through their pavements and their brick and stone and regain our own!"

The sun was bright, the sky was clear. Little white clouds sailed happily over us. The robins scolded us, the bees hummed, the children laughed and shouted, and the lilacs spread their perfume through the air. Of all the happy throng I seemed the only one to realize what this little mound meant to the world, and very likely I could not grasp it all. We gathered a great bunch of the lilacs and went home through the darkening woods to mother. She sat for a long time with the flowers in her lap, looking out of the window at the great honeysuckle vine in front of our house. That and a great Wistaria vine over the side door were the only touches of color near the house when we first came here. I do not know, but I think that among the hard, practical people who for years occupied this house, there finally came some boy or girl with beauty and delight of color in the heart. I do not think they could be fully satisfied with the dull, drab life of this lonely farm, and that these flowers make up their contribution of beauty to posterity. Thinking of that made me realize a strange thing. I have but a mild interest in the lives of the long line of farmers who occupied this farm before we came here. I do not much care what crops they grew, how they lived, or how they died. They have left little beside a lot of useless stone walls and a few great trees around the old house. These walls serve no good purpose; they represent a nuisance, but somehow I feel a great desire to know the people who planted these great trees, that honeysuckle, the big Wistaria vine. These meant nothing to the farm. They produced no food, they served no practical purpose, yet they are the only really appealing things which these old-timers have handed to us out of the long years. That thought sent me on a chase into the past to learn what I could about that abandoned house. Had it not been for the lilacs I doubt if we could have taken more than passing interest in the old ruin, but somehow I wanted to know why the lilacs were left when all the rest had been destroyed.

It was not an easy search into local history. Perhaps I never have obtained the whole story. Very likely imagination has helped out somewhat with it. The oldest inhabitant never was quite clear about it. I took him over to the place one day and he sat on the pile of stones which marked the old well and smoked his pipe as he surveyed the scene.

If he ever had any sentiment about such things it had long since died out. There had not been a flower in front of his house for years. I asked him once what he had to leave as a monument to his earthly labors, and he could think of nothing except a tumbledown stone wall.

"That cellar wall was a 'prentice job for sure. Now, I could build a wall that old Satan couldn't thrown down. And this ain't no place for a house no way. But them laylocks are kinder pretty, ain't they? My father said this man that built this house was some sort of a Dutchman—I don't know what—"

At any rate, as I get it, this effort to make a home in the woods dates back to the time just before our Civil War. I think the builder was a hired man—a European—quite likely one of the men who were forced to leave the Fatherland in the German revolution of 1848. Just why such a man should try pioneering on a New Jersey hillside I cannot say. Thousands of those revolutionary Germans made their way to the Western plains, and to-day great cities mark the lonely places where their cabins were first built. But at any rate this man, whoever he was, married an American girl and moved hopefully out into these woods to make a home. No man ever does more than that for America. The quality and richness of the home may vary, but the impulse which draws the men on to it, is fundamental part of Americanism. This man cleared a place in the woods, dug his cellar and helped build the little house over it. He cut off more and more of the woods and gradually extended his garden and little farm. He worked out for other farmers in the rough and crude farming of that day. It must have been a dull, prosaic life—the daylight bursting into this little hole in the woods and lingering slowly through the long afternoons. It must have been lonely for the woman in the house. One would think it would be harder in such a place than out on the great Western prairies,, or in the great somber timber of the Northwest, for there things were somehow larger—the future held more of hope and possibility with the coming of the great

(Continued on page 66)

CHOOSING A BANK

There are three principal considerations in choosing a bank with which to do business. They are

RELIABILITY

EXPERIENCE IN BANKING

BANKING SERVICE

Reliability comes from a safe and well organized banking institution and from the choice of officers and directors.

Experience in banking comes with years, with the knowledge of business conditions, locally and generally.

Banking Service is the accumulation of contacts in the world of business, which gives a customer immediate call upon the intelligent services of trained business men.

These are reasons why business men of Grand Rapids and of Western Michigan choose

The Old National Bank

CLAY H. HOLLISTER, President
Grand Rapids, Michigan

empire which all looked forward to. There could not have been much of hope in this old and long-settled country. The man worked on and the woman helped him. She did her part, as women do, and it is often the hardest part. She kept her home. When things went wrong she tried to be cheerful. She brought up her children and trained them as best she could. She did her best to make an "annex to Heaven" within this lonely corner on a Jersey hillside. What more can any woman do?

Some of them think they do far more when they embark on larger enterprises and let the home care for itself or go to hirelings, but I doubt it. I knew of a woman who spent so much time trying to "uplift" other women that her own daughter was neglected—and ran away with a peddler.

And they prospered after their humble fashion. You and I would not call it prosperity, but they did not want. They had enough for self-respect. The little farm succeeded after its fashion, with its small crops of rye and potatoes, beans and hay. I have no doubt those fields were well tilled, and that the man took pride in his work. And the woman, as I am told, took some of her little fund of money, bought these two lilac bushes and planted them in front of her door. Perhaps her husband smiled at her extravagance; no doubt neighbors shook their heads and laughed.

"That's no way to get ahead; spending good money for flowers!"

She had that kind of noble courage which gives one the power to rise above ridicule of an ideal, and she cared for those lilacs as she would have tended a sick baby. They were inoculated with love. They fed upon the overflow from a hungry heart; they shared the very waters of life with a thirsty soul. They grew before that little house and finally burst into bloom. Who can ever tell of the joy they brought to that home? Through sickness and health, through sorrow and gladness they stood, as one might say, like angels before that door. Through the long lonely Winter the woman would look out from her "narrow kitchen walls" and see these lilac bushes shivering in the wind, only to take new heart at the thought that, sure as God's eternal promise, in good time the snow would melt, the sap run up through these dry branches and the perfumed flowers burst into bloom once more. These flowers were cut for brides who went out from their father's home in order that a new household might find its place. When death claimed a neighbor for the last long journey in lilac time, these bushes yielded their tokens of love and remembrance. And so on through the busy years, these lilacs stood in front of that home like gentle messengers from Heaven, bearing their fragrant gifts of love and their healing balm for grief.

Hundreds of women who read this will fully understand what I mean, for do they not know how the flowers around the home and in the garden have seemed to them like companions who have stepped out of another and better world to bring comfort and peace which earthly friends cannot offer.

Misfortune finally fell upon that home. I am not sure, but I think the man volunteered as a soldier in the Civil War. You are probably too young to realize how thousands of men came at Lincoln's call out of these silent, lonely places where for years they had unconsciously brooded over great problems of life. The thought of fighting for what they conceived to be freedom and human rights came upon them like a flood in these lonely clearings where man works close beside God, with few of the calculating and cowardly objections which come in the crowded town. At any rate, the man left home and never returned. The woman made a brave struggle to keep her little home together, but she failed. She followed her husband. The children were scattered; the home was broken up. It was evidently too lonely a place to attract anyone except some man and woman who are led into solitude and inconvenience by some spiritual desire to help others. Perhaps you know why so many back-to-the-landers of middle age fail to root permanently when they try to plant themselves in the country. They have no children or dependents to suffer and sacrifice for and the failure to do that is what unnerves them for the struggle. Whenever I see city women or professional uplifters attempting in their condescending way to "improve" the lives of women who live in lonely country places, it would seem about the most ridiculous thing in the world if it were not the most pathetic. The little home was abandoned. One night a tramp slept in it and carelessly tossed a lighted match. He woke up with house ablaze and skulked off into the bushes. The house burned to the ground. Slowly the frost loosened the stones in the cellar wall. It may have been a "'prentice job" as my neighbor says; at any rate the walls fell in. The cedars, the briars, the wild tangle of vines, climbed over the fence and ran riot in the garden. The seedling apple trees sucked up the substance from the soil and turned it into sour and worthless fruit. The snake and the toad and the woodchuck came to live in the old ruin. Year by year the tangle grew, until there was nothing in sight to show them that this was once a home—a human habitation. Nothing but the two lilac bushes which the trusting woman had planted at her door—standing sweetly and serenely all through these years, the only evidence that this haunt of wild beasts was once a human home.

There has always been to me a fascination, a mystery about that lonely place. I have been there at night when the moonlight shines down through the trees. Wild animals break away from the ruins, uncanny sounds and shadows are there, yet it is a restful place as I try to think it out. All record of the man's labor has been blotted out. You might perhaps find a few rotting stumps or perhaps a stone pile or two, but who can tell what crops he grew; who to-day can measure the labor of his hands? We know nothing of it. The record of what he did has been wiped from the

H. Van Eenenaam & Bro.

Manufacturers of

High Grade Cigars

Zeeland, Michigan

Boston Straight
and
Trans Michigan 5c Cigars

Long Filler
Imported Sumatra Wrapper

Have you ordered your calendars for 1926?

Don't forget we carry
all kinds of

Advertising Specialties

Samples and prices on request.

Grand Rapids Calendar Co.

906-912 S. Division Ave.
Grand Rapids, Michigan

earth. All, all is gone except the lilacs which the woman planted at her door! Nothing but this simple labor of love has survived the biting years! And the thing which gives me great comfort is the answer which comes when I ask this question. Why should the man's work be blotted out; the strong, material things which hold life together and only the feeble, "useless" work of the woman remain? These lilacs could not feed and clothe and shelter this family. Was not the work of this strong man most worthy? Why then has it all been lost? I think the answer is clear. These simple flowers, fed by love and watered by tears, represented the spiritual side of that home. They stood for the hunger and thirst of the human heart.

For this hunger and thirst of the heart has never been satisfied, and it never can be satisfied with the material things of life.

And this humble woman, far back in the years, untaught, uncultured, without fully realizing what she was doing, put so much of the love and holiness of that home into those lilacs that they have lived to carry their fragrant story, though all else has passed out of memory. Herbert W. Collingwood.

Police Horses.

In spite of the rapidly increasing thousands of automobiles, there is still a field where the horse holds an assured position. As yet no adequate substitute has been suggested for the mounted policeman of our crowded cities. Report says one mounted policeman is the equivalent of three policemen on foot, and in case of accidents, strikes, riots, or in handling parades, he is the equivalent of ten. Recently New York City decreased its mounted force, but soon saw the necessity of restoring it. Chicago attributes to its mounted squad the decrease of automobile accidents in its business district.

Two years of intensive education must a police horse have before he is pronounced ready to meet the emergencies of his career. His active service usually lasts from twelve to fifteen years. In an unbelievably short time, a horse learns to follow the traffic signals given by his rider; when, in traffic, his rider dismounts, the horse takes capable care of himself, no matter how great the congestion. He is an expert at charging into a crowd without hurting any one, and at gently shoving persons, to keep them at a given line.

Flapping papers swirl out of gutters into his face. Occasionally a mudguard or fender scrapes him—but he keeps a steady course. Railroad yards are especially full of terrors, but he must go everywhere with quiet nerves. His daily work is a stretch of six hours without rest. Usually, in that time, he covers at least twenty miles. On at seven and off at one are the hours for the early morning squad.

He Knew It.

New Salesman (hotly): I will take orders from no man!

Sales Manager (coldly): Yes, I noted that while you were out on your trial trip.

The Confidence Game.

When you capitalize the other fellow's confidence in you, then and there you begin the confidence game.

You may call it doing business on a shoe string, but you cannot make an ideal out of the shoe string idea without walking straight into the confidence game.

The stages are almost imperceptible, unless you stop to think of them, between the start with confidence in yourself, the building of confidence in the other fellow and finally the stage when confidence building becomes an unconscious art.

Some of the outstanding business successes are confidence men. It may come as a shock to look that fact squarely in the face, but, unless you do it, you are likely to become a confidence man yourself. Indeed, it is not easy to distinguish between some popular conceptions of success and the confidence game pure and simple.

To be discovered in a confidence game is a revelation for the young man, but for the man in middle life it means that he must begin the laborious task of building on the facts of life at a time when he cannot as a rule call to aid youthful endurance and the romance of future achievement. He is, as it were, running away from failure. But he must steadfastly build on something besides the confidence he con inspire or he will slip into the wretched state of mind of the confidence man.

Confidence in yourself and the confidence you inspire are two different things. The one begets the other, but beware lest it becomes your habit to build on the other fellow's confidence in you.

Honest work will create its own means of expression, while faith without work is worse than dead—it is strong to work its own destruction.

The Path Ahead.

What some of us need is vision Not the fanciful imaginings of the dreamer, but the practical knowledge that the only thing that is and always will be is change—

Change of conditions and of environments.

Change of ambitions and of desires.

Change of abilities and of limitations.

Some of us live so close to the grindstone of present things that we are totally ignorant of future promises.

The future does hold promises. Heaven help the man who doesn't believe that!

Satisfaction with things as they are is the rut into which the forward-looker never falls.

Once you do get into such a rut, you may as well put a ceiling on it and call it a grave. Your possibilities will be buried there.

Every dawn is a fresh start for the man who is willing to forget the mistakes and the heartaches of yesterday.

To-day is only an introduction to the better things to-morrow holds.

That is the philosophy of life's successes Vision, in the final analysis, is the courage to see sun and not shadow in the path ahead.

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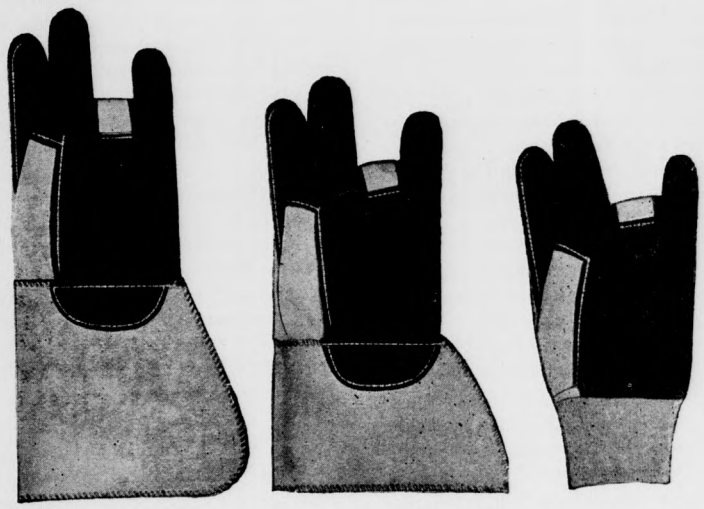

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GRAND HAVEN :-: MICHIGAN

THE LAND OF ROMANCE.

Some Fantastic Features Peculiar To Western Michigan.

One day last summer I saw thirteen different colored automobile license plates on the streets of my home town (Holland), and that was not an extraordinary day. There was no convention being held and the streets had the usual aspect of a warm day in early July. At almost any other time, had I taken it into my head to count the number of states represented by fords and automobiles, I might perhaps have counted an equal number or more.

And that fact is a bit of romance of the highest order if only we have eyes to see it and imaginations to give it vitality. There were cars there from the rocky mining regions of Montana, from the desert towns of New Mexico, from up in the hill country of New Hampshire and from down in the grapefruit region of Florida. There were flivvers caked with mud and eight-cylinder sedans shining like a mirror. There were crowded families who had been looking forward to this automobile adventure for years and to whom it meant the one space of glorious abandon in their lives, and there were wealthy people who by this means tried to run away from a boredom that nevertheless insisted on traveling along with them. The automobile license plates represented America in microcosm, and anyone who could adequately tell the story of the lives of those people lured that day from the far corners of America to the romantic freedom and relaxation of Western Michigan would have another Comedie Humaine and would probably get as close to the heart of America as anyone can hope to get.

And that was an ordinary day. That kind of thing is going on day after day, not only in my own home town but in all the towns along the Pike in Western Michigan. Most of us have become so used to it that it seems prosaic and commonplace, and we hardly look up any more when an automobile with a license plate from Nevada or Maine comes into view. It no longer seems romantic to us, but in reality it is instinct with the very spirit of romance.

And that is the kind of romance that I wish to call your attention to—the romance of facts rather than of fancies. Nothing is romantic or unromantic in itself. There are some persons who could discover romance in the multiplication table and there are others who would not see anything romantic in the discovery of the tomb of King Tut and in breaking in upon a three thousand year sleep of a once proud Egyption Pharaoh. Henri Fabre, the French scientist, found enough thrilling romance in his own back yard to fill several volumes of beautiful prose, and Henry David Thoreau discovered the romance that has made him one of the most distinctive writers in America in a little pond the size of a five acre lot. I might, if I had the leisure for it, dig down into historical records and bring to light the romantic stories of Indian lore and settlers' struggles and love and strife and hate and glory, and that would indeed be one kind of romance. Western Michigan, I have no doubt, judging from the history of my own home town and community, would be found to be rich in that kind of romance, but it is not the kind I am chiefly interested in. The year of our Lord 1925 is more romantic to me than any other of the five hundred million years of the earth's existence or whatever the length of time is that has passed since first life began on this planet.

Western Michigan is chuck full of the romance of fact. We even have things so fantastic over there that it staggers the imagination of the average man. Take the House of David case as an instance. The claim of that cult that its members will live forever upon the earth in the face of mankind's experience with the universality of death in all the years of the world's history is curious enough, but what gives it the final touch is the further claim of the Benjaminites that when any member of the colony does die it is a proof that he has sinned. Only the genius of Mark Twain could do justice to this institution, and if he were alive to-day he might build a more romantic book upon the theme than anything that ever came from his pen. And that is but one of the claims to romance that Western Michigan can make.

Other sections of the State may be richer in history, but we can always point to the House of David. Detroit has its ford and I know of few lives in American history that are more full of the romance of fact than the life of the automobile king, and that regardless of whether one regards him as friend or foe, but even he cannot compete with the House of David in sheer romantic interest. The House of David is a bit of the Middle Ages projected into the twentieth century—in fact the middle ages so impregnated with the twentieth century that it is impossible to separate the two. We have there all the elements of genuine romance—distance, in spirit if not in time and place, mystery, fantasm, mysticism, and running through it all like a red thread a dash of good old-fashioned bunk that is also usually a characteristic of romance as we find it in books.

But as I said, that is not the kind of romance that attracts me most in Western Michigan. I would rather call attention to what looks at first glance almost like the commonplace of life there. Sarl Sandburg, the Chicago poet, has built a reputation by singing the smoke and noise and squalor of Chicago; and I can perhaps build a paper about Western Michigan out of facts that may look like mere prose.

And first of all comes the romance of the open road—in this case the romance of a road. It is less than a dozen years ago that the West Michigan Pike was a dream smothered in sand! to-day it is a king's highway far beyond the imaginations of Queen Elizabeth or the pleasure-loving Louis XIV. Those monarchs of an older day, who bumped along in ruts and got stuck in quagmires, could hardly have visualized a highway five hundred miles long, extending from the Indiana line to the Straits, all of it improved, a large part of it paved, running all the way through a rich country of fruit and grain, skirted on the West by low-hung dunes, with fugitive glimpses of the blue of the lake melting into the blue of the sky here and there betwen them. And all that brought about in a dozen years! It is as romantic as anything I know of.

I can remember with vivid distinctness the early struggles that a handful of men, headed by Dr. William De Kleine, now of Saginaw, made to convert the West Michigan Pike from a dream into a reality. People laughed at them. They thought the plan was a romantic dream and that it would stay romantic. There were sharp contests of wills, the new order struggling against the old, the age of the automobile clashing with the age of the one-horse shay, and the new order won. And to-day we have a ribbon of road all along our five hundred miles or so of shoreline that each summer lures rich and poor, young and old, from all parts of America. Looked at in the right way, a road is almost a living thing, like an artery in a human body, and West Michigan's road is during several months of the year rich with the life of the whole nation. The poet has expressed the wish to "live in the house by the side of the road and be a friend of man," and Western Michigan is a whole community living in the house by the side of the road and making friends with men and women and children from the forty-eight states.

From the romance of the open road, with its poetry of the out-of-doors, to the subject of chickens may seem like an impossible jump, but my second item in the romance of Western Michigan is chickens. Now a chicken is not a very romantic bird, unless you allow me the poetic license applying the term to the kind that wear skirts, as is sometimes done. But I am of course referring to the barnyard variety and that breed is never romantic, unless it comes nicely browned and piping hot from the oven to the Thanksgiving Day table. But the chicken industry of Western Michigan is full of romance, almost as vivid as the glamor that surrounds the automobile industry, which industry is more romantic only because it is on a larger scale.

A dozen years ago Western Michigan knew no more about the chicken industry than any other part of the State. To-day a single county in Western Michigan, namely my home county of Ottawa, produces more eggs than any other county in the State and is sixteenth among the 3,048 counties in all the forty-eight states as an egg producer. In 1921, the last year for which there are accurate statistics, the hens of this single county laid 2,215,104 dozen eggs. This is over twenty-six and a half million eggs, or forty-six and a third dozen for every one of the more than 47,000 men, women and children in the county. These eggs laid end to end would extend for 943 miles, or farther than from Washington to Chicago. At one and a half pounds to the dozen, a fair weight for good average eggs, they would weigh 1,661 tons. The usual method of shipping eggs to market is to pack them in commercial cases holding thirty dozen each. The eggs produced by the hens of this single Western Michigan county would fill 73,833 cases, which loaded into refrigerator cars at the usual rate of 400 to the car, would be enough to form a solid egg special of 1.3 miles in length.

Chicken not romantic? The story of the growth of the poultry business in one small section of Western Michigan is romantic to the extreme. The baby chick business, made possible as a result of the parcels post law, is fast becoming one of the wonders of the Wolverine State. You step into a postoffice some day during the hatching season to mail a letter and for a moment you get the impression that you have wandered by mistake into a vast bird store. The music of the day-old chicks makes the place a pandemonium of noise that drowns out the roar of the city's traffic for that immediate spot. Boxed up in cardboard containers with plenty of holes in them to admit air, these chicks are shipped to all parts of America. Millions of them are hatched during any given season, and they are carrying the name of Western Michigan to all parts of the country. There is one person who less than ten years ago was so poor that he could not pay cash for a little oil-burner refrigerator that he began business with. To-day he has the largest hatchery in the State, some assert the largest in the United States. During the hatching season he turns 150,000 eggs into chicks every single week, and he seems to be well on the way to becoming the Henry Ford of the chicken business. And that is the romance of the chicken business of Western Michigan, the kind of romance that has made the word "America" shine with in glow of hope to countless thousands of European peasants because it is synonymous to them, rightly or wrongly, with "Opportuni'y."

But the dunes of Western Michigan, to my mind, give that section a better claim to being romantic in the more usual sense of the word. Anyone who travels casually through Western Michigan by train or automobile is not likely to be much impressed by these sand hills. I have frequently met people from other sections who smiled when the dunes were mentioned. They had read a great deal about them, had seen them lauded in song and novel, and had come from far distances expecting cathedrallike masses of sand. They expected that the dunes would catch the eye from afar, much in the manner in which a traveler going West awakes some morning and sees the snow-capped tops of the Rockies, and then travels toward them all day long, stretching out before him austere and majestic. The dunes are not at all like that. There are a great many people who live in Western Michigan who are hardly conscious of them. They may pass their lives within half

(Continued on page 70)

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a dozen miles of them and yet not know that they are living near something that for sheer beauty is almost unique. And the person who travels through Western Michigan by train or auto hardly sees the dunes. He gets glimpses of them, especially at sunset when they stand outlined in clear silhouette against a cloudless sky, but travelers seldom get into intimate communion with them. The automobile roads hardly ever dip into the actual region of the hills, and the railroads cut through the richer farming country at a safe distance from the barren sand.

The dunes are not like the mountains, fairly forcing the beholder into admiration. There is never any compulsion about them, and many men and women there are to whom the dunes never mean anything but useless masses of sand that spoil acres of what might be valuable farmland but for them. The Rocky Mountains represent great convulsions of nature; one feels that there nature has labored and has brought forth sublimity. As we look we unconsciously catch something of the spirit of turmoil that troubled the bowels of the earth before these great masses of rock were spewed upward to the heavens, and we are awed by the tremendous forces that shook the foundations of the earth in some forgotten epochs millions of years ago.

But no such feeling is forced from us when we consider the dunes. Anyone who must be cudgeled into admiration will find the Western Michigan sand hills tame. And their history, too, is tame as compared with the story of the convulsions of nature that created the Rockies. The dunes are post-glacial and they are therefore geologically rather young. They were formed in the slow course of time as the ice cap that once covered all of Michigan receded. The map of America in those days was different from what it is now. There were probably no Great Lakes as we know them today. As milliennium after millenium the climate became warmer and the ice, thousands of feet in thickness, slowly melted in the heat of the advancing sun, huge rivers broke their way through the newly liberated soil, lakes formed—at first thousands of smaller ones perhaps that in time rushed together to form a larger one and a larger. And in the course of other milleniums the outlines of Lake Michigan and Huron and Erie and Superior began to appear.

The glaciers in the slow years continued to powder the rocks that were carried on their backs, rocks that had perhaps been spewed up from volcanic mouths. The mills of the ice-gods kept on grinding century after century. Rivers formed and carried the gritty flour that was washed away from the mill-stones of ice as a sediment in its turbulent water, sweeping it along in spring freshets and depositing it in the hollows that we know as the basins of the Great Lakes.

And the winds got into action and lashed the waves of these great masses of water, sending them far up onto the beach, carrying along the powdered sand and dropping it on the shore as the water receded to its natural boundary. And there it would lie wet and glistening in the sunlight, and as the storms abated the friendly sun would warm it and dry it and convert it into a beautiful tawny hue, its thousand different colors, manufactured in nature's own laboratory in the bowels of the earth, merging into a single effect that is the despair of the painter. And then the wind came again and carried the little sand particles on its back and dropped them again into hillocks. And year after year and decade after decade and century after century the process continued, until the hillocks became single hills and the single hills merged into ranges of hills, and the ranges formed networks and patterns of strange and ever shifting designs. And these sand masses became restless and wandering hills, billowy sometimes like the waves of their parent lake and sometimes built up into strange and grotesque designs like nothing else in nature. And birds carried seeds to the shifting sands, and cottonwood trees took root in the inhospitable soil, and the generations of these soft-wooded trees grew and died and turned to dust and formed the nourishment for growths of a hardier nature so that the majestic beech or oak could take root and force its way into the heavens in the never ending search of the tree for light. And the trees that grew on the slopes of the hills served as an anchor for the sand so that some of the dunes became more or less stationary and assumed a more or less permanent shape. But in other places the trees were helpless against the restlessness of the sand and were engulfed by them so that the life was choked out of the giant oak and beech by the little grains of sand piled year by year against them and upon them.

The whole geological history of the dunes is innocent of the sudden and dramatic convulsions of the mountains and it is probably for that reason that some people do not find the story romantic. But in the Bible story there was a whirl-wind, and a great fire, and also a "still small voice," and God was in the "still small voice." And to those who understand, there is a spirit in the dunes that requires no drama to make it effective.

I want very much to remain free from sentimentalism in speaking of the dunes. But it is a fact that poets have found in them the theme for their songs, novelists have obtained inspiration from them for their books and painters have discovered subjects in them for their canvases. All of which to me, at least, proves that there is something in these sand masses that may not meet the eye of the casual observer. A movement has begun to create state parks in the dune land. Muskegon county recently bought a large tract of dunes and presented it to the Sate for park purposes, and the State of Indiana has created a 2,000 acre State park in the dunes between Gary and Michigan City. It seems to me the Michigan Historical Society could give no better service to its State than by getting back of this movement so that the duneland of Michigan may be preserved for the generations to come. Already commercial concerns are beginning to dig out the hills and to carry them away to foundries in the large cities, and if this beautiful section of hills is to be saved for those that shall come after us, the counties along the lake must be ecouraged to follow Muskegon's example.

Again it may seem a far cry from the romance of the dunes to the romance of fruit, but the two are not as far apart as may seem at first sight. There was a time when the farmers whose land was in the shadow of the dunes were looked upon as being out of luck. Dune sand, as everybody knows, will grow almost nothing; that, in fact, is the reason why it remains dune sand. If it could grow crops it would soon be anchored down. And when the fierce storms of autumn sweep out from the lake, the sand from these hills is carried across the farms nearby, often choking out the life of all vegetation. Wheat and rye and potatoes and other farm crops do no flourish there and for many years the belt of land near the hills was considered practically worthless.

But then it was discovered that there is something in the air of Western Michigan that is friendly to fruit. Perhaps it is the influence of the lake itself on the climate; perhaps it is the protection that the dunes give against the winds; perhaps it is both of these factors. Whatever the reason or reasons, the fruit belt of Western Michigan has become the source of wealth to thousands. And the name of the Michigan fruit belt has traveled to far-distant states. Last summer while I was out on an automobile trip through the East I camped near the home of an old farmer and when we had become acquainted and he learned that I was from Western Michigan his old eyes gleamed for a moment. "All my life," he exclaimed quaintly, "I've had an anxiety to visit the Michigan fruit belt, but I fear I'm gettin' too old now," he added sadly, the gleam dying out of his eyes. To him the fruit belt of Western Michigan was a land of romance. As he puttered about on his own tiny Eastern farm, trying to grow an apple and peach tree on his inhospitable soil, his thoughts went to the marvelously productive strip along Lake Michigan that ships hundreds of thousands of bushels of apples and pears and peaches and plums and cherries to all parts of America. He reminded me of the pathetic old peasant in the famous French poem whose one ambition in life was to see the town of Carcassonne, but he died on the way and so he never caught sight of Carcasonne. To this Eastern farmer Western Michigan's fruit belt was his Carcassonne, and I doubt whether he will be more successful than the peasant in the French poem.

If you ever want to get the real thrill of romance, pack a substantial lunch in the back of your little car and travel through the fruit belt of Western Michigan in blossom time. Swing on to the West Michigan Pike at the nearest point from Grand Rapids and strike South through Saugatuck and Douglas and Ganges and South Haven and Benton Harbor. It provides a day's outing that can hardly be surpassed. The road in many places is a lane through blossoming orchards, thousands of trees laden with flowers, literally acres of beauty, in a bewildering variety of color from the white of the apple blossom to the deep pink of the peach. Each year the fruit belt of Western Michigan observes a "Blossom Sunday" when the people are encouraged to get out on the highways and enjoy the beauties of nature's green-house out-of-doors, and the sight once seen can never be forgotten. To the residents of Western Michigan it does not appear romantic, because the near view of anything is never romantic. When I visited Niagara Falls last summer a minister living a few miles from the falls assured me that there were children seven or eight years old whose homes were not more than ten miles from Niagara but who had never seen this wonder of the world. Their parents did not take them because to them the falls seemed commonplace. And so too with the blossoming orchards in Western Michigan, but in spite of that the blossoming trees are a sight well worthy of a day's trip.

But perhaps the most romantic feature about Western Michigan is something that, in a physical sense, does not belong to Western Michigan at all. Romance, as you know, is not a tangible thing, something that can be felt and classified and handled. Romance is in the mind, just as Edna Ferber said that Christmas is not a season but a state of mind. The most romantic thing about Western Michigan is Lake Michigan, a body of water that is not a part of Western Michigan but that colors the life of the whole region, that has had a profound influence on its climate and soil and flora and fauna not only through all the thousands of years that have elapsed since the peninsula was first reclaimed from its covering of ice in the dim past, but that has to a large extent determined even the mental imagery of a large number of the people who live in Western Michigan now and of the generations who lived there in the past. The people of Western Michigan look back at days of sailing vessels. Almost every town along the hundreds of miles of shoreline has its legends of shipwrweck, of sailors who left and never came back, of deeds of heroism, of vessels that went down in midlake, of rescues made by crews of life-saving stations. And almost every town along the whole distance of the lake has one or more citizens who are known to all as "Captain" because of a romantic youth devoted to the service of the lake. In my home town there have been a number of such persons with whose bowed forms I have been familiar since childhood. Past the age of active life, they walked the streets cane in hand or would sit resting on a park bench with a far-away look in their eyes. And I often wondered if they were thinking of the days when they climbed the rigging of sailboats

(Continued on page 76)

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SANE AND INSANE.

Vacations Which Are Not Vacations at All.

New York is the great vacation city of the world. These days everybody is carrying a little grip—either a bathing suit or booze—often both!

I have a letter asking me to write on the conditions in Russia. It is too hot. In Russia they have also taken a vacation—a vacation on paying any of their international debts. If it is cooler, I may write about Russia next week.

I can look upon summer vacations with a smile and a twinkle of the eye because long ago I learned to take mine in February and March or in October and November or not at all.

I love a crowd just about as much as the devil loves holy water. I walk through the Grand Central Station in New York every day. I see my fellow citizens taking vacations—perspiringly bent under the burden of heavy grips dragging squalling children around until I wonder the little arms are not pulled out of the sockets.

In the Grand Central Station I met an old friend with his wife. I ran upon them unexpectedly and suddenly. They were on a vacation and they were also quarreling. She was in tears. She said she was tired out and he was the worst traveling manager she had ever seen. He did not attend to anything right. I felt like suggesting that she fire him and secure another, and a younger, courier! He looked at me wearily and asked if I ever took a vacation. I replied, "No, never in the summer time!"

One of my friends took his vacation recently. He was getting his equipment ready for three months. Now he writes: "Wonderful air. Hard beds. Nothing to eat. Mosquitoes. Water too cold to swim. No boats. Send immediately by parcel post a cure for mosquito bites, some cold cream for sunburn and some poison ivy lotion!"

Another letter from the mountains: "We rented a cottage from a photograph. The advertisement read: 'Swimming and boating; beautiful view.' There is a beautiful view, all right, but we are a mile from the lake and the one boat has a hole in the bottom and, oh, my, the black gnats—millions of them, clouds of them. I spend most of my time building 'smudges' of wet leaves. We can only survive by keeping these smudges smoking all the time and driving the smoke through our villa. Our next-door neighbors with a large family of small children are just six feet from us. When I am not making smudges, I devote my time to saving these children from sudden death. Oh, for a quiet life in a flat in the Bronx!"

At the club last night I met a man who spent his vacation motoring. "How did you enjoy yourself?" I enquired. "Wonderful," he answered. "We had a fine time, but say, how these resort hotels can charge! All of them are full up, or pretend to be. They gave my wife and myself little single rooms for $25 per day as a great favor. The hotels of vacation land are certainly making hay while the sun shines, when it rains and when it is pitch dark at night."

Another letter comes from some charming people whose vacation isn't living up to the advertisements: "Wonderful view and wonderful air, but on account of the drought, we have no water. Wells all gone dry. We wash ourselves like cats."

Another friend is a yachtsman. He has a beautiful yacht. It cost him $50,000 and he has a captain, two sailors and a cook. When he is all dolled up in his yachting clothes, he looks like Admiral Turpitz of the German Navy. He tells me he cannot get a soul that he wants to go with him on his yacht. They do not like the roll of the boat when she is anchored—too hot on the water. The ladies do not like the glare of the sun. Yachting might be all right if you could yacht at night only or by moonlight. Even his wife won't go on his yacht with him. When he sails up to Bar Harbor, she goes up in her automobile by land and meets him there. Anyhow, he says a yacht is a good thing, especially at the 12 mile limit!

The other day on a Monday morning I met a nervous wreck. He looked ten years older than when I saw him this spring. He was just coming to town from his lovely home on Long Island Sound. He looked at me with a haggard eye and asked what I did to recover from week-ends. "Say," said this poor fellow, "I bought this home up on the Sound and I thought it would be a nice place to rest. Of course you know I have a young daughter and a son, one 18 and the other 20. Well, you ought to see our place every week-end! The boys and girls have automobiles parked all around the place, exactly as if it were a road house. It is nothing to have 25 or 30 visitors at a time. They go all over the house like ants. They put on their bathing suits everywhere. When they come in, they walk through the house dripping salt water on the Orienal rugs. One young chap in a canary-colored bathing suit left a yellow spot on a bedspread it took my wife six months to make and say, how that bunch can use towels and leave them everywhere on the floor! I did not think it was proper to give these kids drinks, so my daughter informs me they have put me down as a tightwad and most of the boys bring their flasks on their hips. We happen to have two graphophones in our house and after their swimming parties, they work both graphophones at once and the house is full of 'jazzing.' Both boys and girls smoke cigarettes and leave the stubs of the cigarettes everywhere. No, they never go home. Watches in that bunch have gone out of fashion. Nobody ever carries a watch. Once or twice at one o'clock in the morning I chased them out of the house and then they sat with the girls down on the beach and out on the lawn.

"Once when I felt flush I gave my wife a handsome Tiffany stained glass lamp. It stood on the table in the center of the sitting room. One of these college football stars sat on the edge of the table and our attractive lamp passed out in a shower of small bits of glass. Of course this college boy was 'sorry,' but so far I have not received any note from Messrs. Tiffany & Company inviting me to come down and select another lamp.

"Then, you know," said my friend, "I thought it would be nice to have rowboats with those outboard motors attached. It would be nice for the young people to put-put-put around the harbor. Well, they "put" all right, but when they get through putting, they never take the motors out of the boats. So my job late at night is to go down to the pier, take out the motors, carry them to the garage, tie up the boats and carry the canoes up to the boat house. Yes, of course, this is considerable labor, but I guess I need it for the sake of my figure. Queer, though, isn't it, that these young college athletes who just live on hard exercise never seem to think that when they take out boats and canoes and motors and use them free, gratis, for nothing, it might be in order to put them back when they had finished. They remind me of the guy who was too strong to work.

"Yes, yes, my wife and I actually prefer a taxi to our own motors. Anyhow, most of the time both of our automobiles are out of the garage. The young people are using them. If we happen to desire to make a visit, we simply call a taxi and say," said this nervous wreck, "did you ever run a free boarding house for a bunch of flappers and college athletes? I suppose, of course, that swimming and dancing do work up a terrific appetite and this is helped along by that tonic they carry in their hip pockets, but they sure can eat! We always carry an extra supply of food all through vacation time.

"Yes, yes," said my friend, as we walked down the subway stairs, "I think my wife and myself will come into New York, take a quiet room at one of the hotels and rest for a few days. My wife is a nervous wreck, too."

So I arrived at my office smiling at the misfortunes of my friends. Isn't it curious how happy the troubles of our friends do make us!

The first letter I opened was a terrible kick about a delayed invoice. I investigated the facts. "Gee!" said the office manager, "what do you expect? Half of my force are away on vacations. We can't keep up."

The next letter was a complaint of a delayed shipment. I looked up the facts in this case. The report was that goods were ready to be shipped on Friday, but Saturday being a half holiday and the house being short-handed on account of vacations, the shipment was overlooked and did not go forward until Monday. The shipping clerk remarked, "These customers of ours are certainly unreasonable to expect us to make prompt shipments in vacation time and especially at the end of the week."

I rang up the head of the factory. Delay on the telephone. "What's the matter?" "Our head telephone girl is off on her vacation." "Where is Mr. Smith, the factory manager?" "He's on his vacation." "Then where is Jones, the assistant?" "Well, he's on his vacation, too." "Isn't there anybody over there attending to business," "Well, Mr. Brown, the new man hired last week is here. Will he do?" Blankety-blank-blank!

My own secretary is taking her two weeks. I have not been able to find anything since she left. She is very efficient and for that reason I depend upon her for almost everything. Therefore when she is away, I am about as helpless in my own office as a baby. Thank goodness, to-day is Saturday and she will be back on the job Monday. Telephone rings. My secretary. "How do you do! What's that? You want one more week vacation? Not on your life! You report here P. D. Q. Monday morning." All right, then. Goodbye."

Well, there is one fine thing about vacations and that is the casualty list. If you have a 14 day vacation, arrange for one week's vacation and one week in the hospital. When you have a vacation coming, the proper thing to do is to talk to everybody who will listen to you in business hours about it for a month in advance. Of course do your talking in business hours to other employes. Then when you get back from your vacation, if you are not a case for the hospital, you are not actually fit to work for a week or two afterward. Besides that, it is also necessary to tell all your fellow employes all about what happened to you on your vacation.

Then, of course, husbands should plant their families out at the seashore or in the woods two or three hours away from town. A good husband should leave business Friday at three o'clock and he should not be expected to return until noon on Monday. This of course, is not taking his vacation. He will take his regular vacation along the latter part of August, just when business is starting up and he is needed in the worst way in the office.

However, the climax and the most delightful time of vacations is September first. Then everybody everywhere breaks camp and hikes for home. Everybody tries to get on the same train and stop at the same hotel. If you wish to hear some classical profanity, go to the baggage room of the Grand Central station on the Tuesday following labor day. I do not blame the baggage men for doing their level best to smash up as many trunks as possible!

Yes, we have had a grand and glorious summer. Some of us have had relatives we could visit and so our vacations have not cost us anything. Others, however, have had to pay the hotel bills and these vacationists will live on crackers and cheese until Christmas time. In the Grand Central Station, the Morris Plan Bank has a branch office, especially for the benefit of vacationists passing through. Mortgaged homes, automobiles on installments, washing machines on installments, paint on installments, clothes on installments, vacations on installments!
—Saunders Norvell in Hardware Age.

Being contented with the job you have is the surest way of being promoted to a better one. No employer promotes a chronic kicker.

MICHIGAN HARDWARE COMPANY
EXCLUSIVELY WHOLESALE
GRAND RAPIDS, MICH.

WE ARE represented in Michigan and Northern Indiana by eight of the strongest hardware salesmen it has been possible to secure. All of these men are top notchers and richly deserve the generous patronage they are accorded by the hardware trade:

W. L. GRAHAM	-	Kalamazoo
M. J. KILEY	-	Grand Rapids
J. E. HEFFRON	-	Grand Rapids
V. G. SNYDER	-	Cadillac
A. UPTON	-	Petoskey
L. L. TAYLOR	-	Kalamazoo
H. E. DEWEY	-	Alma
CHAS. WILL, Jr.	-	Grand Rapids

MICHIGAN HARDWARE COMPANY *Wholesale Only*

CHAIN STORE COMPETITION.

It Can Be Met By the Independent Dealer.

The chain store is becoming an institution of increasing interest to merchants everywhere, nor is it to be wondered at when one considers the manner in which this type of retail store has increased in recent years. During the last three years some six thousand new stores have been opened by the larger chains. They are developing everywhere. Their growth is marvelous. Some chains are opening new units at the rate of one store each business day, while eight per cent. of all the goods sold at retail in the country are sold by chain stores.

Chain stores are developing in all sections. In some sections they are going into towns as small as 1,000 population, although in the main they do not aim to establish units in towns of less than about five thousand. The first chain was established in 1858, being a grocery selling organization. This class of store developed first in the Eastern part of the country and in its larger cities. One chain to-day has more than ten thousand local stores or units while others are increasing rapidly.

There are certain factors which are given large consideration by chain systems in establishing their local stores. Chains pay more attention to location than any other type unless it is the large city department store. They pay high rentals, charging the excess to advertising, believing as they do that a good location has an advertising as well as a merchandising value. Location is stressed by the chains as a vital matter.

Fixtures are also given attention. Standardized fixtures are used and the chains go further than local retailers in seeing to it that their equipment is complete and correct. They have the value of counter space figured out accurately and closely, realizing that the right fixtures are essential to efficient selling. It is nothing unusual to find a chain opening with merchandise to the value of $10,000 and fixtures to display it which cost $6,000 or 60 per cent. of the value of the stock carried. Fixtures as a rule are not lavish but they are good. They are utilized not to put goods on but to sell goods from.

The large chains have a staff of buyers who scour the central markets for merchandise. These buyers make it their business to buy the kind of merchandise which will sell. They buy goods in day in and day out demand, striving for turnover all the time. In buying they demand, and obtain, two concessions, one of dating and one of price. They place blanket orders for goods, these to be shipped to different stores at specified times. In this way they obtain the maximum of turnover and keep their investment at any one time down to a minimum. Naturally, placing tremendously large blanket orders, they obtain price concessions. However, they do not sell on the average any cheaper than the independent store. They price their goods to get a profit and demand standardized quality goods.

The dual selling idea is used. This means a tieup between windows and advertising. Many chains started out with the thought that they would do no advertising. Most of them have changed, however, and to-day they use windows, newspapers and circulars for advertising purposes.

The loss leader is the big trade magnet of the chain store. Through loss leaders they convey the impression that "here is the place to buy your merchandise at money saving prices." Loss leaders are their big business attracting stock in trade. In buying and using loss leaders their endeavor is to use merchandise which is not directly in competition with regular goods. There is not a thing done anywhere by the chains which the independent merchant does not know is necessary to attract business. The main thing is, however, that the chains do these things while many of the independent merchants do not.

Standardized window trims are used. Plans for all displays are worked out

E. B. Moon.

at headquarters, windows installed and photographed there, and prints mailed to each store manager. Windows are changed every three days, twice weekly. The local manager does not know this week what he will have in his windows next week as his instructions from the home office reach him, just in advance of the time for the change. Generally speaking, chain store window displays are very effective as some of the best window men in the country are employed.

After the window for the last half of the week has done its work in attracting the Saturday buyers, the display is taken out and in its place are stationed the goods which will be on sale Monday, Tuesday and Wednesday. Thus the Saturday buyers are shown what they can buy the first half of the coming week. This naturally brings them back to buy these goods. Compelling loss leaders are used every week in the year.

Independent merchants who wish to hold their own against chains must not only use loss leaders, but they must plan in advance as the chains do to give their buyers a chance to buy the merchandise needed to carry out the plan. As merchants we are short in planning ahead and this is one place where the chain has it on us.

Goods are displayed in chain stores on the basis of their profit to the store and their attractiveness to the buyer. The bargains are usually placed toward the back of the salesroom where other merchandise must be passed to reach them. Space is allotted on the basis of sales. Candy is invariably placed in front and represents 15 per cent. of chain store sales. Dry goods such as are carried in the average general store and dry goods store represent 40 per cent. of the chain's volume, while notion sales are 8 per cent. of their whole business.

Chain stores train their salespeople, actually train them. Each one knows the goods in his or her stock. These goods are not upstairs but where they can be obtained in a moment. Goods are all marked, every piece, in plain figures so that the customer knows at a glance what the price is. If a tag accidentally comes off one item the others have the price. Nothing is left to chance or guesswork.

Every item is double marked, one mark giving the price while the other is a key on a point system telling the clerk its ability to turn rapidly or otherwise. The clerks know that the high point items must be pushed first. They are taught to sell those rapid turning articles first. The rapidity of turn is determined by investigation of past selling records.

One other thing is developed to a fine point and is constantly carried out. That is suggestive selling. The value of this is shown by the increase in the average unit sale which used to be around thirty cents and is now twice that amount,

Chains employ managers who are experienced in selling. Newcomers to the ranks are trained from six to eighteen months when they become assistant managers. Another period of training and, if they develop satisfactorily, they are made managers. All policies are fixed at the home office. Managers are governed by a manual of rules which are inflexible. Even applications of salespeople are taken locally and sent to the home office. Written examinations are often required before a position is granted.

Chain stores really merchandise. They buy what they know from experience their customers in turn want to buy. They buy goods to sell at popular prices, staying away from high priced merchandise. They place blanket orders getting concessions in both dating and price and, when the goods are in the store, they are displayed in a compelling manner.

One of the reasons why chain stores have developed as they have is found in the attendance at this convention. Several hundred dry goods merchants ought to be here. Instead, they are home, trying to work out their problems singlehanded. Getting together in a convention and exchanging ideas once or twice a year is worth to any merchant who wants to hold his own against the chain store many times the cost in time and money of attending the convention.

Another competitor which the local merchant must consider well is the retail mail order house. A few days ago I was in St. Paul and out at a certain mail order house which you all know I counted the autos there and talked with their drivers. Thirty-six counties in Minnesota and Wisconsin were represented as well as a goodly number of city people. These folks are buying their goods from this concern because the concern is merchandising as their customers want it to merchandise. The same thing is true of the chain stores. If the independent retailer wants to hold his own against the chain store and the mail order house, he must do the things which they do in a merchandising way. E. B. Moon.

The Vulnerable Spot.

The dyed-in-the-wool salesman cannot help seeing the selling possibilities in every situation which confronts him. To recognize and to take advantage of them becomes second nature to him. But to say that successful salesmen are born and not made is erroneous. Many, many of them will tell you how thoroughly frightened they were when they first displayed their samples or told of their services.

The ability to see the sales possibilities in a situation comes more from practice and will power than from birth. It was a brain made keen by practice and will power which saved the situation for the vacuum cleaner salesman when told by the man he was attempting to sell that nothing of the kind was needed in his household. He had chosen his wife because she was a good hard worker. That salesman was quick on the trigger. He came back with the retort: "Then surely you want to save time for her in her cleaning so she can work hard at other things for you." And he made the sale.

Every sales prospect has his or her vulnerable spot. All the successful salesman has to do is to find it.

A New Rule.

A colored gentleman of unprepossessing appearance walked into one of Wall Street's elite bond houses and was immediately accosted by a uniformed darkey, who demanded, suspiciously: "What you want?"

"I want to see the manager, please."

"Can't see him," snapped the attendant.

"Why not?" insisted the visitor.

"'Cause he's busy."

"Well, then, will you tell any executive of the firm who happens not to be busy that Mr.—, representing several real estate and loan associations of Harlem with three-quarters of a million to invest, would like a few minutes of his time?"

The darkey's eyes bulged and his knees shook. "Yassah, yessah," he murmured as he stumbled weakly into the inner office.

The firm has a new rule—meek or imposing, bring them in.

The careless fire-builder, the unkempt store with waste piles fairly itching to burst into infernal blaze, the man who believes that "there is no loss because it is all insured," cost the Nation every year almost as many lives and as much money as the whole Revolutionary war.

MICHIGAN SUGAR COMPANY

MANUFACTURERS OF

PIONEER BRAND

STANDARD GRANULATED

S U G A R

Saginaw, Michigan

THE LAND OF ROMANCE.

(Continued from page 70)

to make them snug against the approaching storm.

There is probably not a port along the whole shoreline of Lake Michigan that does not cherish its romantic legend of shipwreck. In my home town there are several of such legends, one of the best known of them being the wreck of the Alpena. Ever since I was old enough to talk I have heard about the Alpena and often my boyhood imagination was fired by the tale of the wreck of that vessel that mysteriously disappeared in midlake with all hands on board. Although it all happened many decades ago, the newspapers are still from time to time printing articles about it on the anniversary of the going down of that luckless vessel.

And all that adds to the romance of Western Michigan, giving color to its life and a quickening of the pulse of the people. The lake is a brooding presence, full of potential drama as well as an avenue of commerce. Its fierce storms in the late fall and early spring are a display of sheer power that give the people whose lives are spent near it a sense of majesty that could not be obtained in any manner in an inland town. I am fairly certain that there are thousands of people living in Western Michigan who are entirely unconscious of the romance of Lake Michigan, but they would feel a loss if they were taken away from it and transplanted to an inland region. The spaciousness of the wide stretches of the lake gives a certain spaciousness to the lives of the people.

I have written this paper in vain if I have given you the impression that Western Michigan is a land of unusual romance that will immediately strike the visitor and make a thrill run down his backbone like that which the young boy feels who reads Treasure Island for the first time. Western Michigan for the most part looks reasonably and comfortably commonplace, but romance is there for all who have eyes to see and hearts to understand. And every section of our State has its romance; it may not be the same as that found in the belt along Lake Michigan, but the understanding mind will seek it out and taste the savor of it, for out of such material is made our love of home which is but a more intimate expression of our love of country.

Arnold Mulder.

Rules For Meeting Chain Competition

Here are twelve rules, suggested by John G. Lynn, of Cumberland, Maryland, at the American Wholesale Grocers' Association meeting in Washington:

"To meet chain store competition," said Mr. Lynn, "the antiquated backwoods retail grocer will have to materially improve his system or he will be pushed out of business. I suggest twelve rules that he should follow. I consider these paramount, in order to bring about better conditions in the business. There are many other practical rules that could be added, but here are the twelve ideas I have mentioned:

1. The retail grocer must keep an accurate accounting system to know where he stands.
2. He must take accurate periodical inventories. I would suggest two a year, January 1 and July 1, in order that he can check up on his carry-over of unseasonable stocks, and get rid of such goods, turning them into cash and ascertaining his profit or loss for the period.
3. He must see that his stock is marked up properly, and must take in account the ups and downs in the market.
4. He must make sufficient stock turnovers.
5. He must keep a well balanced stock. He must stop overloading with dead items—and substitute live ones and ready sellers.
6. He must keep posted as to markets; use proper judgment in buying; figure on a fair return in profits and know what it is costing him to do business on a percentage basis.
7. He must keep his store clean and attractive.
8. He must stop all leaks from waste and dishonesty.
9. His clerks must be courteous and alert.
10. He must pay particular attention to the window and store display of his commodities.
11. He must watch extension of credit and keep accounts collected.
12. He must maintain his credit standing by meeting his obligations promptly, and must take advantage of all discounts offered for prompt payment.

Five Minutes.

A man arrived too late to see another on a business matter. He was told that the other had been gone "some time."

"Why," said he, "It was not more than five minutes!"

Why be late any more than five minutes? Isn't that long enough whether the matter involve five cents or five million dollars?

In these days:

Numbers of men and women draw incomes of more than $10 in five minutes.

Printing presses turn out more than 2,500 printed and folded papers in five minutes.

The voice of a speaker is heard every day half way around the earth in a small fraction of five minutes from the time at which he uttered the sounds.

We are taught that the soul of man can leave his body and reach the seventh heaven o rthe lowest stage of perdition in much less time than five minutes.

So what reason have you to think that you have done pretty well when you come within five minutes of meeting an obligation? How much better is that than not making any effort at all? Have you any way of telling how much the other fellow lost or gained in that five minutes?

Only five minutes!

Fast Work.

An inquisitive fellow in Washington, D. C., the other day fried an egg on the sidewalk in nine minutes, which is much faster than most restaurants seem to be able to do it.

EDUCATING THE GROCER.

Tangible National Uplift Movement Now Available.

The education of the grocer is about to begin. Just what its outcome will be remains very largely dependent on the grocer himself, but for the first time a tangible national uplift movement in trade circles is available, backed by ample funds and a rational vision.

A meeting was held in New York City last week between Earl W. Barnhart, of the Federal Bureau of Vocational Training at Washington, and a number of representatives of various branches of the food trade, at which the needs of the grocer were discussed and plans were considered for putting the plan into operation. Whether or

NUCOA
"THE WHOLESOME SPREAD FOR BREAD"
I. Van Westenbrugge
CARLOAD DISTRIBUTOR
GRAND RAPIDS

MUSKEGON MICH.
A Complete Line of Cheese
Blue Ribbon Van's Special
Kraft-McClaren
Phoenix
SARALEE
SANDWICH SPREAD
ALPHA BUTTER
OTHER SPECIALTIES

Quality Cooperation Service

not it will actually be in effect for several months yet remains to be seen, but from what came out at the conference it is evident that much careful preparation is being made for a really workable "Grocer's Vocational" school.

Everyone is familiar with the utterly foolish and visionary scheme of the National Retailers' "Better Grocers' Bureau" and its collapse; also the reasons for the same. But not long ago, President De Puyt of the National Association, discovered that an educational movement for merchants was available through Governmental machinery and as a result of his conferences, the matter occupied a large part of the attention of the recent Dubuque convention. Now the Vocational Board is busy with representative trade authorities seeking ways to carry out its plan effectively.

Already a series of lectures, covering a wide range of live and practical topics for grocers, has been laid out and this will be built up through conferences with grocers in various localities until it meets the need of the average proprietor and clerk in the food trades. Then local classes will be formed—probably under local auspices in each city—and evening classes be started, either directly as parts of the evening school systems of such cities or operated as a branch of the local trade association, or perhaps college or Y. M. C. A. extension courses. These details have not yet been decided upon.

The great trouble anticipated is to convince the grocer that he needs "education" or that it would pay him to absorb new ideas. The average grocer has not been personally convicted of any shortcomings in his mercantile capacity. When in the game of competition he finds himself worsted, it is too easy to charge the competitor with unfair practices," or try artificial measures to suppress him—such things as taxation, or begging the manufacturer not to sell him or complaining because a sharp buyer can beat him in getting low prices.

The trouble is going to be to convince the grocer and his clerk that education will pay; that new ideas will assure larger returns in carrying on business. If an employer could be made to offer a higher wage scale to graduates of such a training course it would bring in the clerks. If some distinction came from it, it would seem attractive to young men. Just who the student would be—a clerk at present in the industry or one desiring to get into it—is a matter to be determined before an intelligent system can be framed.

There must be some powerful initiative to "sell the idea" to the grocers. Whether the National Retailers can do it is somewhat in doubt, in the light of past attainments. Certainly there must be an educational director of large capacity, paid well, and something more than a beneficiary favored with a fat job.

The job is one calling for peculiar qualifications. At present the task of organizing wisely is of far more vital importance than merely the teaching scheme. The latter is easy; the former calls for a salesman, a psychologist, a pedagogue, an economist and a practical merchant. There is no doubt as to the need for the institution; the critical stage will be its launching—nationally and locally.

The kind of education the grocer needs is not so much technical—that is easily acquired once the movement is started—as it is inspirational. As Secretary Meyer of the New York State Association said the other day: "Does the grocer want to be saved?" If he does, that is one thing; if he doesn't then how much chance is there of the consuming public insisting on his education?

Up to date, in the matter of groceries, there has been too much disposition on the part of the public itself to overlook every consideration, so long as the grocer will sell at a low price. Higher prices and better grocers would be a mighty good investment for the public—if the public really gets what it pays for.

There is another phase of education work needed in the grocery trade—the broadening of economic ideals. This calls for missionaries of large caliber and in immense numbers to spread the gospel to the 300,000 food traders in the country.

There is a growing feeling in grocery circles that such an army is available—or ought to be—in the 30,000 or 40,000 jobbing salesmen in the country, but as yet the jobbing salesman is too generally lacking in almost everything other than the ability to "take orders." On him the jobber's whole ability to sell what he wants to rather than what sells itself in spite of him depends, and it may be that a special course for the preparation of "missionaries" may have to be devised by the jobbers, to start such an army out into the field.

The secretary of the Canadian Wholesale Grocers' Association, in one of his recent bulletins, refers to this very thing, when he says:

It pays to keep posted, because that puts you in a position to combat the arguments of your trade; it puts you in a position to talk to your trade intelligently.

Service which you can perform for the retailer is what counts these days, in getting your share of his business. The retailer is not interested in buying goods from you; he is interested in buying goods from the man that furnishes service in the way of postings, in the way of quality merchandise, and in the way of helpful hints which he can give him to further his business. You must build up a friendship that means orders. Your customer must be waiting for you.

The thing to do is to get eight or ten merchants to give you 60 or 75 per cent. of their business and then the balance of the trade you get will mean a nice volume of business for the month. The selling of every individual item takes too much time and the day isn't long enough for you to get enough items to justify your traveling.

Why Draw the Line?

Negro Woman (applying at the front door for position as cook): I seen your advertisement in the paper, lady.

Lady (interrupting): But I advertised for a Scandinavin.

Negress: I know dat, lady. But jess so a pusson can cook, what difference does religion make?

DEPEW AND BELKNAP.

Only Survivors of Dinner Thirty-Five Years Ago.

Something like thirty-five years ago the writer was highly honored by being a member of the Committee on Military Affairs of the House of Representatives at the Capitol of the Nation.

The Committee room was often the meeting place of prominent army men, both Union and Confederate. There also came Civil War correspondents, magazine writers, authors, historians and the editorial managers of the country's great papers. General Wm. T. Sherman, then Commander in Chief and under whom I had served, came often on official business, but tarried to recall events of the past. Then one day I was surprised and pleased to receive a hand written invitation to a dinner at the Astor House, New York, as the guest of John Russell Young, the noted war correspondent. The guest of honor was General Roger A. Pryor, a Confederate, recently elevated to the Supreme bench by the Governor of New York State.

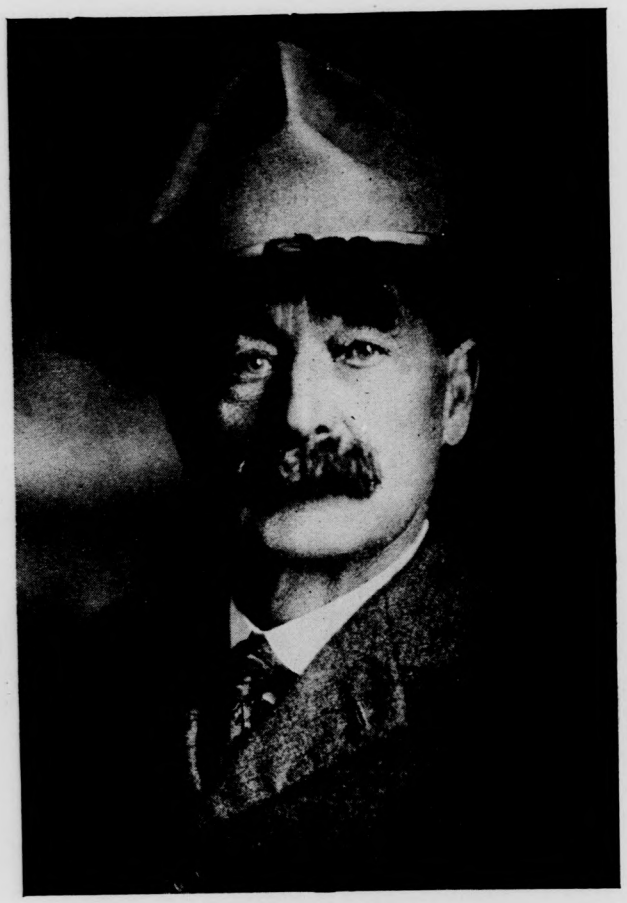
There was a card admitting me to the private car of the General of the Army, Wm. T. Sherman.

Hon. A. K. McClure, a power in the newspaper world, presided at the board and his opening remarks prompted the writer to use his pencil and preserve some notes. He said, "Such an assemblage was impossible prior to the Rebellion and there has been none since and it is not likely that any man at this table will ever look upon one like it again."

There were only thirty-eight men gathered about the table yet they represented nearly every walk in American life, but great contrast was suggested by the past lives of those who were brought into social contact.

Chauncey M. Depew, then in the very prime of life, and still at this date brilliant in his shafts of wit, exchanging badinage with Henry George, later in glowing terms presenting Grover Cleveland and John S. Wise, of Virginia, who when still in his teens, carried the last dispatch from Jefferson Davis to Robert E. Lee, introducing to the distinguished body of men, General William T. Sherman, the General of the United States Army, who was present to do honor to one of the fiercest spirits of the Confederate Army.

Those situations alone would be sufficient to make any dinner remarkable. There were also present, Senator A. P. Gorman, of Maryland, so often termed the Bismark of the Democratic party, and Senator Hearst, of California, whose wealth would make the story of Monte Cristo pale into insignificance General Daniel E. Sickles, who left one of his legs upon the field of Gettysburg, and was proud of the fact that he had never called upon an artificer to supply the place of the missing limb; Mark Twain, who had made countless thousands happy; Joseph Jefferson and William J. Florence, who had won world renown; Henry George, Socialist in the truest sense of the word; George Jones, owner of the New York Times; Daniel Dougherty, famed orator; John B. Haskins, then a millionaire, but in the days before the Civil War one of the great men of Congress; Thomas Nast, whose cartoons inspired the hearts of the Union during the years of the Rebellion, who idealized General Grant, and whose pencil fell from his hand when the editor of Harper's Weekly commanded him to picture the charms of the mugwump party; Murat Halstead, the field marshal of Western journalism; Colonel Daniel Lamont, advisor of Grover Cleveland; Dr. Martin, President of the University of Pekin; Hepworth, managing editor of the New York Herald; F. B. Carpenter, who painted the famous picture of Lincoln and his Cabinet; E. A. Quintard, the great steamship man; Colonel John A. Cockrell and Joseph Pulitzer, right and left bowers of the New York World; Augustin Daly, whose genius made a company of American comedians command the attention of the capitols of Europe; John F. Chamberlain, whose ability as a gastronome placed him in the same rank as Brillat Savarin; Captain H. B. Robson, Commander of the U. S. steamer Chicago and who directed the course of the U. S. steamer Vandalia when it took General Grant on his voyage around the world; James R. Young, brother of the host, executive clerk of the U. S. Senate, and one of the keenest writers upon public affairs known to American journalism.



Hon. Charles E. Belknap.

To complete the list of those present it is only necessary to add the names of Frank J. Allen, proprietor of the Astor House; D. M. Hildreth, proprietor of the West End Hotel, at Long Branch; Ex-Mayor Smith Ely, Judge John R. Brady, Judge J. F. Daly, of the Supreme Court, and a brother of Augustine Daly; I. C. Clarke, of the Morning Journal; Dr. William Pryor, son of the distinguished guest of the occasion; and Louis N. Megaree, whose standing I did not note and my memory fails to connect, only that he clinked his wine glass quite often.

The gathering was an informal one and the invitations which each guest received in Mr. Young's own hand writing stated in a seductive postscript that there would be no speeches, but a novel program was adopted, not however until after the dinner had begun, whereby certain of the guests arose and introduced other men at the board; thus presenting a brief series of never-to-be-forgotten duets.

Daniel Dougherty was the first man on his feet at the whispered request of the host, and to him was intrusted the duty of introducing General Pryor. He performed it in a delightful way, speaking of Mr. Young, the host, as "the blue eyed boy in Colonel John W. Forney's office," and of General Pryor, as "Harry Hotspur" of the Confederate Army, whose ability and lovable qualities, however, were such that the North took him to its bosom and the great state of New York made him a member of its Judiciary.

Judge Pryor made his response most feelingly. He told how at the close of the war he discovered that the cause he believed was right was lost and that, worse than all, his idols were shattered. He found himself the possessor of $1.50 and by his side the dearest woman who ever lived "and seven of the pledges of her affection." When he said that this was twenty-five years ago and that he was then thirty-seven years of age his auditors looked in amazement upon his smoothly shaven uncreased boyish face and upon his long Indian like hair curling over his shoulders.

Friends told him that if he studied law and practiced it in New York he might in time attain an income of $10,000 per year. He thought this a wild dream, but acted on the suggestion. "I have found that the North has not only toleration, but open-armed affection for the offending brethren of the South and I believe the same condition of affairs exists in the South among all except the professional politicians."

Then a man rose whose profile was like that of an American Eagle and whom I recognized as Chauncey Depew. Those who heard him will never forget the way he took a fling at Mr. Dougherty, who had said at the opening some very humorous things at the president of the Vanderbilt system of railways.

He said, "I remember when I was a small boy in knee breeches, a gentleman named Daniel Dougherty came to the school and talked at great length upon oratory and the stage. The other day I went to the school where my grandchildren are taught, and one of them said, 'Oh grandpa, you should have been here this morning. A gentleman named Dougherty talked about oratory and the stage.' I know that Dougherty with that cherubic face of his is still passing as a boy."

Mr. Depew, after keeping the table in a roar for some time, turned his remarks to various men about the board, saying, "If I were asked to name the most forceful character in American life; the man who best represents the courage of the true American; a man who wars in war and is for peace in peace, I would name General William T. Sherman."

Then he turned his remarks to Grover Cleveland, who sat beside him, his words thrilling the audience by their warmth. I did not note the reply of the Ex-President, being so interested in studying the faces of those who listened to him. Murat Halstead, one of the most biting critics of the public press, at first was passive, then most vigorous in applause. His response was that of a great man, much maligned by politicians.

There often came to the committee room at the Capitol a slight smooth faced, brainy little ex-confederate general, John S. Wise. I often placed a chair for him at the table and on his departure helped him to his feet. He made no excuse for needing assistance. I rather liked his company. He was a charming story teller of clean stuff. He was helped to his feet to present General Sherman. In that peculiar drawl of the South, he said, "I am one of that class who, when you drop a dinner in their slot, you get a speech. It may be surprising, but General Sherman called upon me before I was born. It happened down in Brazil, where my father was stationed as

(Continued on page 82)

There Is A Place For Everything

You wouldn't wear your fishing togs to a formal reception, nor your dress suit on a hunting trip.

Neither should you sell cheap merchandise to trade demanding quality goods.

If you do, you will lose their business.

You have a number of customers who demand the **best** in flour.

Sell them

LILY WHITE

"The Flour the Best Cooks Use"

and **they'll thank you** for the favor.

Yes, they'll tell their friends where to go for quality goods.

Remember we guarantee LILY WHITE FLOUR **does** give **better** satisfaction, but if for any reason whatsoever a purchaser isn't **fully** satisfied, we will refund the purchase price.

This guarantee means just what it says—It protects **you** and **your** customers.

Mail your order to

National Grocer Co., ------Traverse City, Mich.
National Grocer Co., ----------Cadillac, Mich.
Kidd, Dater, Price Co., ----Benton Harbor, Mich.
A. W. Walsh Co., ----------Kalamazoo, Mich.
National Grocer Co., ------Grand Rapids, Mich.
National Grocer Co., ----------Jackson, Mich.
T. K. Ochs, ----------Lansing, Mich.
National Grocer Co., ----------Owosso, Mich.
Winchell Flour Co., ----------Saginaw, Mich.
Peoples Milling Co., ----------Muskegon, Mich.

OR

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

KEEP A SCRAP BOOK.

You Will Never Have Occasion To Regret It.

How many men "run" a scrap book?

Not nearly the number, I fancy, who run a car.

Yet, "once upon a time" dignified man did not consider it beneath him to keep a record of current and other events through the method of pasting printed scraps in a book, when something of great moment happened—like a great war, some terrible disaster at sea, a great fire, the death of a friend, all being well written up in the papers. Sometimes it is an especially fine or touching poem. How easy to clip it out of the paper at evening, lay it in the front of your old scrap book along with others, and some rainy Sunday get out the book and trim them all up neatly and paste them away securely on the waiting leaves and—perhaps ten, perhaps twenty years later—when many of the subjects or happenings have been forgotten, on some other rainy Sunday you will open the leaves of that old book and what a veritable mine of happy, perhaps sad but withal intensely interesting matter you will run across. I have just been running through the leaves of such a book. On the first page is given the story of a sidewalk artist of Euston Road, London, who took for his life's motto and every day headed his square of sidewalk pictures with the words of Canon Farrar, "There is only one real failure in life possible; and that is not to be true to the best one knows." And on the same page is a line from Bro. Gardner, "Wisdom am not in knowing sech a powerful sight, but in keepin' shet on what you doan' know." And from the next leaf I glean "An Emperor's Job. Yesterday the annual ceremony took place at Vienna of the Emperor washing the feet of beggars. It was daintily done.

The Emperor Francis Joseph, in the presence of a distinguished company, took a sponge and touched the feet of twelve selected beggars of the city and the feet were subsequently wiped by Archdukes of the Empire:

And the devil did grin.
For his darling sin
Is pride that apes humility.

And on another leaf I find a long article, telling the history of the older hotels of Grand Rapids, reaching back to the Hinsdill House, opened in 1836, and in the same year the Eagle Hotel opened its doors to the public, probably the oldest hotel in the city to-day. And here is that capital poem by Sam W. Foss, "Jim Bowker, which, you remember, starts out

Jim Bowker, he said, if he'd had a fair show,
And a big enough town for his talents to grow,
An' the least bit of assistance in hoein' his row,
Jim Bowker, he said,
He'd fill the world full of the sound of his name,
An' climb the top round in the ladder of fame
It may have been so;
I dunno;
Jest so it might have been;
Then ag'in—

And here is a letter written in long hand and signed by Thomas Wentworth Higginson, a name well known in literature. The letter is dated Sept., 1884, at Cambridge, Mass., and was evidently written in reply to a letter from myself relative to road tri-cycles. Mr. H. was evidenty "sold" on the merits of an English machine, but I remember my trouble ended, or rather began, in the purchase of a Rambler bike, made in U. S. A.

And here is a picture of the great Cullinan diamond, the great and noted diamonds of the world being another of my (mild) hobbies. The Cullinan only measured about three and one-half inches in height by three in thickness and weighed some 3250 odd carats, being worth several brick blocks and ocean yachts. Really I had no use for it and did not ask the price, but speaking of yachts, here is a little scrap I find on another page:

An Old Lover, by David Morton.
Whenever he would talk to us of ships,
Old schooners lost or tall ships under way,
The god of speech was neighbor to his lips,
A lover's grace on all the words he'd say.
He called them by their names and you could see,
Spars in the sun, keels and their curling foam;
And all his mind was like a morning quay,
Of ships bound out and ships come gladly home.
He filled the bay with sails we'd never seen;
The Merely Mary Ann, a "maid for shape,"
The slender Jacque, the worthy Island Queen,
That was his own—he lost her off the Cape.
"She was a ship"—and then he'd look away,
And talk to us no more of ships that day.

And here are two entire pages filled with progressive pictures and perfect descriptions of the building of a spider's web—interesting too.

Then there is a sacred section of several pages, too many, but all growing more precious as the years come and go. These pages record the passing of friends, relatives, well known characters in whom you may have had a special interest. There are pictures and well written descriptions of David W. Kendall, furniture designer, died in Mexico, Feb. 16, 1910, and Henry C. Schaefer, furniture salesman, in this city, Feb. 18, 1910, and many others of the long ago as well as those of more recent passing—Fred S. Church, the artist, and C. M. Loomis, the old time printer, and Charlie Coye, the awning man, and that odd, eccentric old character, Dr. Todd; H. M. Reynolds, that slight built man of energy and integrity, and Dan Tower, spoken of in the write up I have before me as that "son of the great out doors," and many others.

Are not such clippings all well worth saving? And here is a section given to Abraham Lincoln, from which I copy just a scrap of his Railsplitter's Philosophy: "I do the very best I know how, the very best I can; and I mean to keep doing so until the end. If the end brings me out all right, what is said against me won't amount to anything; if the end brings me out wrong, ten angels swearing I was right would make no difference."

And over near the last of the book are a few pages reminiscent of the kaiser's war, telling "how to live well while using substitutes," how to make bread and muffins and such without wheat. Advice to "eat one wheatless meal a day" and one of our sugar cards, issued to my family of three and showing we were allowed to purchase, from July 1 to Oct. 1, 1918, two and one-quarter pounds of sugar per week, for the three of us At one time we were restricted to three-quarters of a pound per week to one person. Do you remember that? The restrictions were lifted Dec. 1, 1918.

I remember my brother telling of seeing a lady during those "¾ pound" days, drop a small package on the sidewalk and on its being restored to her, she grasped it anxiously with the exclamation, "Oh, my sugar, I thank you so much." My brother said in telling of it, "You would have thought it was a package of diamonds."

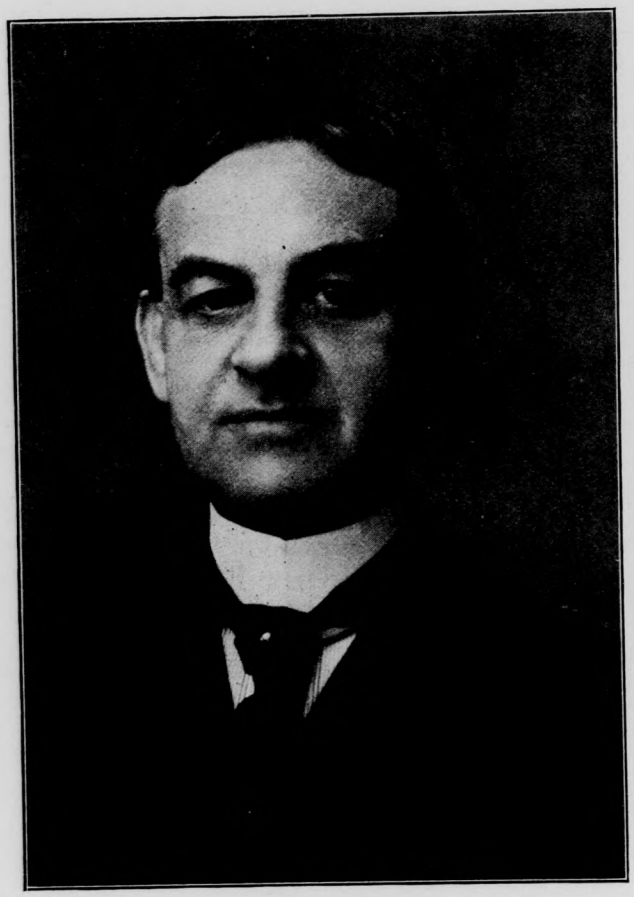
And turning the page I find pasted neatly that beautiful lyric of the war by Lieut. Col. Dr. John McCrea, of Montreal, Canada, the one we have read so often:

In Flanders fields
The poppies blow
Between the Crosses,
Row on row,

and McCrea now sleeps beneath the poppies.

Some of us perhaps have no great wish to remember those days but to me these poems, these pictures and printed lines fill many an idle hour with pleasure and my advice is, Keep a scrap book and you will never regret it.

John B. Barlow.



John B. Barlow.

Home Canning vs. Commercial Packing.

City dwellers are apt to think that the consumer is largely dependent upon canned foods prepared by commercial packers rather than the "home brew" and while the evidences upon which this conclusion is based cannot be disputed, the inference that the rest of the country follows the same policy is not correct. Rural districts are still following the old custom of home canning.

This is natural as the farmer's wife has the products to can at what appears to her at no cost at all, while even the household which must buy its raw material can do so at such a substantial saving that domestic production of canned foods is an important leement for the canner, wholesaler and retailer to consider.

The long and the short of it is that rural districts are still an important field for the commercial canner to develop. Canned foods weeks and other drives are necessary to educate the farmer to use a larger quantity of commercially packed products.

Pity the Credit Man.

If he refuses an account, he's crazy.

If he accepts it, he's easy.

If he asks questions, he's suspicious.

If he doesn't, he's a trusting soul.

If he makes you pay, he's unfeeling.

If he lets it run, he's careless.

If his percentage of loss is high, he's no good.

If it is low, he won't take a chance.

If he raises a kick, he's a crab.

If he keeps alive, he doesn't know he's alive.

If he wants to increase departmental expense, it's absolutely unnecessary.

If he stays in the old rut, some young hot-air artist gets the job.

There are born salesman, born financiers, born buyers; but who in Kingdom Come ever heard of a born Credit Man?

Staple as Gold

ROYAL BAKING POWDER is made from pure cream of tartar, which is derived from grapes. It perfectly leavens the food, making it appetizing, delicious and healthful, and its superiority in all the qualities that make the perfect baking powder is never questioned.

Royal Contains No Alum —
Leaves No Bitter Taste

Royal Baking Powder Company, New York

DEPEW AND BELKNAP.

(Continued from page 78)

United States Minister to that empire. One day in 1846, a United States vessel came to Rio de Janeiro, on board of which was a young and unknown lieutenant of artillery named W. T. Sherman. He came to study the odd system of aqueducts, whereby the waters from the mountains that milk the clouds was led down into the city. My father was able to grant his desires and that night he took dinner with him. Notwithstanding an urgent entreaty to remain overnight, he departed from the house at 11 o'clock in the evening. Two hours later I made my appearance in this world."

"Now, gentlemen, you will observe the effect of small things upon the history of a great country. In 1865 when Joseph E. Johnston was seriously considering whether or not he should surrender to General Sherman I (then a young officer in the Confederate Army) said to him, 'Why, of course you will surrender and can do so with honor to such a man as Sherman, because he was gentleman enough to call upon me before I was born.' And now, gentlemen, a word to the honored guest upon this occasion. What is the name of that opera in which a wild boar rushes across the stage with flames breathing from his nostrils. Well the name doesn't matter, but when I witness that scene in it, I think of the manner in which Roger A. Pryor edited the Richmond Enquirer. That is the fiery cuss he was. When I see him sitting here to-night my mind goes back to the winter of 1864 when we sat together on a pine log with many gaps in our trousers. If I had said to him, 'Roger, some of these doys you will become a judge in New York State,' his simple and pious refrain would have been, 'You are a d-n fool.'"

There was more talk about Sherman and then, amid the clinking of glasses, the General arose. He invariably spoke of the ex-confederates present as rebels, but there was a gentle smile upon his face. Looking down upon Pryor, who sat at his left, he said, "This gentleman here was a bad enemy, and we would have killed him just as we would any of his comrades, but I am mighty glad he kept out of our way. Think of what a lesson is conveyed by the position he occupies. Think of what it means when this rebel becomes a judge in our land and we bow to his decisions and obey his decrees. Could there be any better demonstration of the greatness of our republican form of government, of the possibilities of this land of ours? The wounds of the war have been healed. One of the fiercest enemies we contended with here in the North called to a high position as a judge among his fellow men, and none will say yea more warmly to his selection than the old soldier element."

After Henry George had presented Joseph Jefferson, who spoke briefly, Mr. Young introduced Mark Twain. I had been told that he never speaks in public without preparation. This was not true in this instance, for he talked of occurrences of the evening.

"I have often wondered," he said, "how after dinner talkers such as we have heard to-night manage to make such clever impromptu speeches. My impromptu speeches are always carefully prepared in advance, but I cannot understand how those other fellows manage the thing. Now there are several here who get up with all the confidence which is generally inspired by the preparation of a month, talking just as smoothly as if they had never thought of the matter before. When they come to a place to heave in poetry, they heave it in and when it comes time for a story, it comes right out. I am not so much surprised at Depew. I taught him the art and I sometimes wish I hadn't. He appears to have a faucet concealed somewhere about him and he just turns it on and out the stuff flows.

"There has been a good deal of war talk here to-night and I don't appear to have been considered in it. I was in the confederate army. I was in it two weeks. If Pryor had to fight through the whole war to get a position as Judge I suppose that considering the difference in our abilities, if I had fought four weeks I would have been made President, and if I had fought six weeks the war would have been ended. I am not much of a talker upon this kind of an occasion. You ought to allow me a discount. A few days ago I called at the office of George Putnam, the publisher. I was met by a very severe looking clerk who told me Mr. Putnam wasn't in. I knew that wasn't true, but I didn't blame the young man, for I don't think he liked the looks of my clothes, but I thought as long as I had paid him a visit I would do some business with him, and said I wanted to buy a book, a book of travel or something of that kind, and he handed me a volume which he said would cost $3. I said to him, 'I am a publisher myself and I suppose you allow the usual publishers' discount of 60 per cent.' The young man looked absent minded, but said nothing. Then I remarked, 'I am also an author, and I suppose you allow the usual authors' discount of 30 per cent.' The young man looked pale. I addressed him further, 'I also belong to the human race and I suppose you allow the usual discount to the human race of 10 per cent.' The young man said nothing, but he took a pencil from behind his ear and made an arithmetical calculation and remarked, 'After adding to that 5 per cent. for natural shyness I find the firm owes you 15 cents' So, gentlemen, if you allow me on my impromptu speech all the discounts which are properly due me I think you will find that, besides this dinner, you are indebted to me about fifteen cents, and I hope the hat will be passed around and the amount collected."

Mr. McClure, after commenting upon the character of the gathering, being one which was only possible in such a cosmopolitan city as New York, took up the war talk in serious vein.

"Strange as it may appear," he said, "I consider the war a National blessing, because hereafter we will have no North—no South—no East—no West. Prior to the rebellion the men of the North and the men of the South did not know each other. The Southern people looked upon the Northern man as hard fisted and money mad, while he, in turn, looked upon the Southerner as bombastic. When Sumpter had been fired upon I was hissed by the members of my own party when I declared the war would be a long and bloody one."

It was past the midnight hour when other speeches were made by General Sickles, Murat Halstead and one other. If I made notes of these three talks, they are missing.

Of all who sat at that board Chauncey M. Depew and the writer remain. The others have Gone West.

Charles E. Belknap.

When Success Rewards the Business Man.

I have now been in business a little over sixty years, and am just as much interested in it as ever. I went into my father's business when I was 16 years old, and for about two years attended to business over in Europe. At the age of 18 I came to this country and have been active ever since in business here.

My aim has always been to be helpful in making a success of any undertaking with which I am connected, not so much with the idea of personal gain, but rather to achieve success for the enterprise. While I am not giving as close attention to details as I used to, and am absent a good deal of the time, I constantly keep in touch and am kept fully posted, receiving reports daily, wherever I may be, of all the business of my firm and of the different corporations with which I am connected. Instead of being a burden, it is a pleasure to me at all times, and even though I may not give as much personal attention to the business as I did formerly I think it is an advantage to the different executives and heads of departments to have the benefit of my counsel and experience, although they are perfectly competent.

My success has been due in great part to the fact that I have been able to find the right associates, those who work with me and for me, every one of them knowing that I am interested in him and set the right example. One of the greatest satisfactions to me has been the fact that I have never done anything to be ashamed of, and this, of course, has had a good influence on my associates and employes. I have never quarreled with any of them, seldom scold, and there is real friendship existing between all of us—associates as well as employes, who are working together to achieve success in business.

I have in many instances formed friendships with people with whom I did business, and the result has been good treatment and cordial relations on both sides. To make a success of business, ability and a knowledge of business are important factors; vision is very helpful, although it must not be confounded with seeing facts as they really exist, but none of these factors is of much value unless there exists the right character and the highest integrity on the part of those engaged in business. Without character and integrity confidence is lacking, and without confidence good results cannot be achieved in the long run.

My motto has always been, "Before the word is spoken you must govern it; after it is spoken it must govern you." Confidence, integrity and fairness are not only essential to maintain the good will of the people with whom one does business, but are just as important to secure the good feeling of associates and employes and to achieve the consequent success to be derived therefrom.

Of course, not much of importance can be accomplished by just depending upon one's self alone, instead of seeking the co-operation of others, who work with you. The important thing is to choose the right helpers and to know how to treat them in the right way so as to bring out the best that is in them. Even after you have succeeded in choosing the right helpers you must give them a chance to show what they can do themselves, not simply use them as messengers to do as you direct, but let them use their own judgment and employ their own ability and initiative. In this way you can get the best results without being obliged to do it all yourself personally.

A man who can simply work well himself but does not know how to handle other people can accomplish comparatively little. It takes a certain knowledge and judgment to tell to what extent you can depend upon the people who are working with you. My principle has always been that you must have confidence in your agents, that is, in the people who are working with you or for you as associates in business or as your employes generally or those that work with you in any field whatever. Do not keep them down, but let them have a chance to prove their merit. Much depends upon your treatment of those who work for you in gaining their co-operation and loyalty in inspiring them to give the best that is in them.

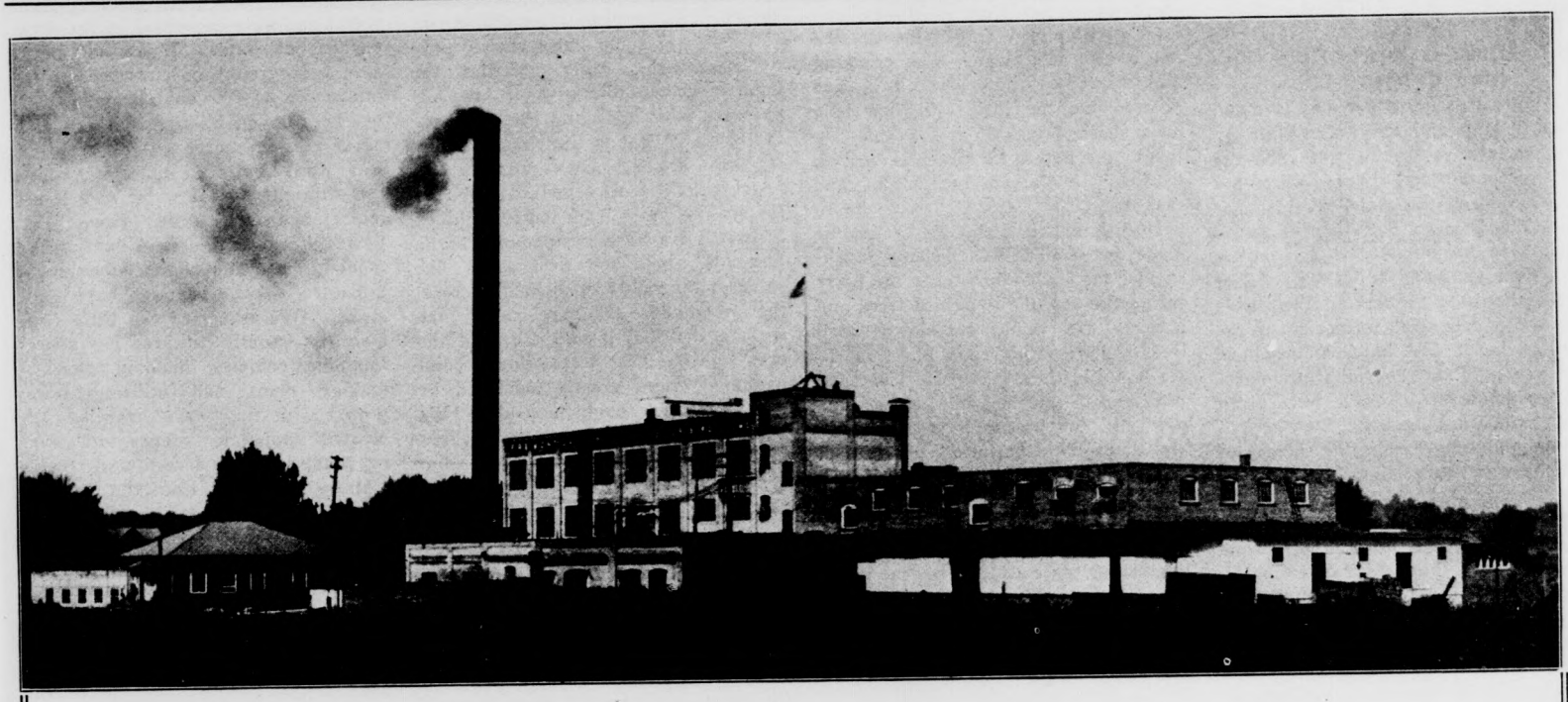
There is an idea among some people that one can only make money by trickery and sharp practice. While this might sometimes result in temporary success in the long run one can accomplish much more by honesty and truthfulness and by earning the confidence and respect of those with whom one has business dealings.

One of the first principles is to conduct one's business not only according to legal standards but also according to the highest moral standards. While one must have courage, caution must also be exercised not to go in too deep and to avoid possible large losses. With good judgment, careful watching and the observance of sound business principles success is bound to result.

Adolph Lewisohn.

High Shades Are Wanted.

High shades in silk underwear, particularly nightgowns and chemises, continue in strong demand in the local trade. Coral, tea rose and other of the deeper pink shades are very good at present and have replaced to a certain extent some others, such as Nile green. So active has the demand for these lines been this season that manufacturers are asking three weeks for delivery. When the pressure of holiday buying makes itself felt, as it soon will, makers of the goods say that delivery dates will of necessity be set still further ahead.



Proud of your store, aren't you? I sure am!

You are just the man this is aimed at. You will fully understand it.

"VISITORS WELCOME"

These two words appearing on the front of our plant have proven to be a star salesman. They have been on the job for twenty years.

This is not only an inspection service of the highest order, but it has been a source of great pleasure.

We are proud of our plant and our products and feel sure that Fremont, Miss Michigan, Bean State, and Climatic Gem foods will aid you in taking still greater pride in your store.

The Worden salesman will be happy to tell you about our—

Peas	Peaches
Spaghetti	Cherries
Lima Beans	Raspberries
Sauer Kraut	Srawberries
String Beans	Gooseberries
Fancy Pork and Beans	Chili Con Carne
Boston Marrow Squash	Fancy Red Kidney Beans

Distributed in Grand Rapids by Worden Grocer Company

FREMONT CANNING COMPANY

FREMONT, MICHIGAN

LITTLE RIVERS.

Rich Memories Which Have Gladdened Children's Lives.

My great grandmother was born and lived a long and very useful life by the sea, always looking out upon the Atlantic ocean, and she and all of her children loved the sea. All its manifestations made a deep impress upon their lives and moulded to a great extent their aims and ambitions. All of them cherished throughout their lives the most delightful memories of the seaside home and in their re-unions the stories of their exploits in connection with the ocean beach were given the greatest prominence. They recited poems and sung hymns the themes of which were suggestions from ocean life.

My grandmother and my mother lived many years in Southern New Hampshire, a short distance from Mt. Monadnock and this interesting wrinkle in the earth's crust was so impressive in its influence upon their lives that in all the experiences of the years spent with this commanding feature in their horizon are interwoven the phases and legends of Monadnock. I confess to have been strongly moved by the intrinsic ways in which this grand feature in the landscape was so intimately linked with the development of their lives.

About 1890 for the first time I saw Monadnock. The occasion was the visit to her birthplace I had arranged for my mother when she passed her 70th year. It was a great experience; not so much the view of the mountain, because I had seen greater ones in the Sierras, the Rockies and the Alps; but the emotions aroused in my mother as she gazed again upon the great natural object which she had not seen since she was a girl of fifteen, but which was the concomitant of all her most cherished childhood experiences, made the most profound impression upon me. As she sat in the rocker at the front door of the house in which she was born, with her gaze riveted upon the mountain, and the tears streaming down her cheeks, she exclaimed: "Just as I left it fifty-five years ago, and see the notch is still unchanged! Isn't it wonderful?"

My own childhood had no commanding natural feature in its landscape, but all the incidents of my boyhood and youth were linked with two little rivers.

Up to the age of ten nearly all my diversions were attached to the banks and basin of the Menominee river, near Milwaukee, Wisconsin. My father was my most intimate companion and playmate. My remembrance is that the river was not more than sixty rods from the house. I can recall being carried on his shoulders to the border of the river before I could walk that distance and sitting beside him on the bank and listening to his stories about the water and its inhabitants. He threw pebbles in a quiet place where there was little flowage and I watched the wave rings until they lapped the shore and was delighted that I could do it as well as he. He showed me poliwogs in little ponds tributary to the river and gave me a lesson in evolution by pointing out the various stages of the development of a tadpole into a completed frog. He pointed out a bull frog which was croaking and explained how he did it, and showed me the little whistling frog on a shelf of rock in full action. He taught me not to be afraid of beetles, worms, the larvae of insects and snakes.

During those formative years he made me familiar with lichens, mushrooms, the bulbs that force the early spring flowers, the names of trees and shrubs. He would cut down small trees and we would count the rings to see how old they were. He fashioned pin hooks, attached the string and pole and taught me how to bait it. He showed me various kinds of fish and pointed out how differently they behaved.

Aside from the living things to be found on the river border the most interesting place to go was the stone quarry. It was lime rock and in it I found all sorts of beautiful fossils and father made me a little hammer to crack the laminations of stone and seek

Charles W. Garfield.

the hidden treasures. He taught me verses about the river and trees and flowers and we sang hymns together that touched upon the beautiful things in nature and, without cant or preachment, taught me simple lessons about spiritual things.

One can have great respect for the sea and admiration for a mountain; but the response of the gentle murmur of a little river and the living things along its border awaken affection. A young lad with a sympathetic companion falls in love with a little river. Blessed is the child whose young life is quickened, stimulated and balanced by a loving alliance with a little river.

At the age of ten our family broke away from the farm and the stone quarry on the Menominee and moved to Michigan. The new farm was traversed by Plaster creek, a section of which is now a part of the park system of Grand Rapids. This creek was smaller than the Menominee, but had some advantages to the enquiring youth. I could have a more complete knowledge of it because I could traverse it from its entrance to Grand River to its source in a swale in the township of Gaines, a distance of not more than twenty miles, following its intricate meanderings. The growth of a tiny rill into a river is a mighty interesting factor in a boy's play. He sees so many hundreds of things that awaken enquiry and stimulate investigation. The episodes, startling incidents, frightsome emergencies, joyous discoveries, eager activities, the noon lunches of the voyagers, the adventures with hook and line, all gave rapturous delight to the young enquiring mind seeking new enterprises and novel risks. I was fortunate during the span of years from ten to eighteen to have for a boon companion Charlie Simonds, about my own age. The value of the rich borders of the creek, the woodlands tributary to it, the springs that fed it and the wild life that was its most interesting accompaniment, were greatly enhanced by this treasured companionship. We were both keen observers, took delight in the same things, enjoyed the competition with each other in finding new things. I know of no joy more entrancing than searching for the first wild flowers of spring, identifying the first bird song, watching the stirring of life in the rotten stumps and logs, catching the butterflies and moths and discovering the habits of wild animals. Plaster creek furnished us a rich field for these pastimes and there was always the resource at hand for the subdued happiness of sitting or reclining on the bank of the stream, listening to the ripple of the water and exploiting with eyes and ears the sights and sounds that are associated with a little river.

A group of five boys in the decade of the '60s became boon companions in the formation of the Grand Rapids Scientific Club which soon developed into the Kent Scientific Institute, the custodian of the beginnings of our present museum in Grand Rapids. Our favorite fields for investigation, discovery and rapturous good times, were the borders of the little rivers tributary to the Grand. We loaded ourselves with treasures on each excursion, assorted and mounted them, and in solemn conclaves added our individual experiences to the bunch.

Nothing in the school curriculum within the covers of books or wisdom dropped into our open minds by our teachers had the staying qualities of our original findings on these excursions. The habits of gophers, chipmunks, squirrels, minks, weasels and woodchucks were studied with far more interest than Latin roots, Algebraic formulae or tables of logarithms. We took the keenest delight in watching the transformation of insects, the analysis of wild flowers, identification of shells and the gathering of fossils. We became intimately acquainted with the habits of birds, the natural discrimination of seeds and the balance in nature; and all these ramblings along the basins of the little rivers gave zest to our school life, awakened a passionate love of God's world as revealed to us and enabled us to unconsciously store up rich memories that have gladdened our lives.

Many years ago when life with me was at ebb tide I spent several short summer vacations on the shore of Lake Michigan at Pier Cove. There was a bevy of little children attached to families sojourning there and my excursions with them were replete with interesting adventures. We played in the sand on the beach and watched the waves and were impressed by the great expanse of water. If we had never seen a geography nor traveled far the immensity of it would have been to us like a boundless eternity. It was a never ceasing source of wonder to us. But always, after a time, we would turn from the great water to a lesser one embodied in a tiny stream that flowed from out the sand dunes. We guided it into new channels; we made minature lakes, bayous, bays and straits. We traversed the little river from its mouth toward its source founding colonies, building ranches, making dams and utilizing water power with tiny water wheels. We created mountain ranges and deep canyons; we grew forests and erected forts, a protection from the assailing ships we launched upon the river. We built bridges and highways. But all our visions and creations were intimately associated with the little river.

Those children are now the parents of other children, which are brought to the same rich source of child pleasure.

Oh, the beauty, the wonderful resources, the potent influence of little rivers upon child life are beyond measure or computation. The volume of the rich treasures attached to them is limitless. The precious memories bound up in the lives of those whose diversions have been sweetened, enriched and glorified by intimate contact with them are "beyond compare."

Charles W. Garfield.

Elections By Mail.

It is a matter of course that only a small part, a self-interested part, of the voters will enroll and go to the primaries. Also, many of the most inert citizens are the most educated and disinterested. In the cities they sometimes won't even attend elections. In the country many voters have to go several miles to nominate or vote. The lazy and those hindered in this way could, and probably would, nominate and vote generally if they could do it by sitting down at home and putting their votes on a card and mailing it. One preliminary would be essential for the busy or lazy citizen—identification proofs.

This might be called an objection, but it is as surmountable as any difficulties about passports. The machinery of mail voting could be managed. The objection most to be considered is the increased influence of the district boss. In the home of the ignorant he could enter easily and dictate every name. This sounds formidable; whole blocks of voters would become a unit, their numerous votes the vote of one man or organization. But on the other hand far more numerous blocks of disinterested and unbossed men and women who are too lazy or preoccupied to vote would be released from the difficulties or irksomeness of voting, and the independent voters—the most intelligent—would much outnumber those whom the boss could get at.

Is it not thinkable that in time the whole system of machine organization would be swept away by mail nomination and mail election?

F. D. Bailey.

The fastest growing flours in Western Michigan

Perfection

The finest blended all purpose flour

Red Arrow

The best hard wheat bread flour

They get the business—and hold it

WATSON-HIGGINS MILLING CO. :-: Grand Rapids, Michigan

Edson, Moore & Company
Wholesale Dry Goods
DETROIT

STANDARD LINES OF
DEPENDABLE WANTED MERCHANDISE
AT CORRECT PRICES ALWAYS

Grand Rapids Office, No. 212 Lindquist Building

Mr. M. W. Whims **Mr. Louis J. Pylman**

MEASURED BY MERRILL.

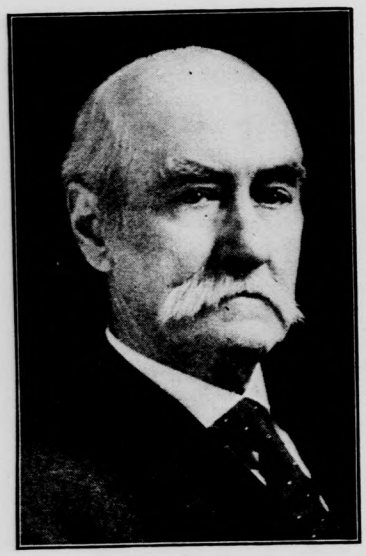
Old Timer's Estimate of the Tradesman's Influence.

Forty-two years at the head of one publication is certainly a record worth mentioning, and we have to congratulate Ernest A. Stowe for his steadfastness in this respect, making the Michigan Tradesman a noteworthy publication among the trade journals of the country.

The poet has said that "A dreamer lives forever and a toiler dies in a day." Counting this true we must believe that the youth, Stowe, was considerable of a dreamer, and the result of that dream was what is now at the head of the trade journals of the United States.

The Michigan Tradesman on its forty-second birthday is something to be reckoned with. It is a splendid monument to its founder and, like the New York Tribune and Herald, was not born to die.

Great newspapers have flourished, making their owners known throughout the world. A great trade journal has as much a mission to perform as had any of the great newspapers of the country, and at the head of the procession we must place the reliable Michigan Tradesman.



J. M. Merrill.

Reliable, yes; so reliable, in fact, that no mercantile firm can afford to do without it. It has become as much a necessity to the merchant as the best brand of flour to the baker.

Fifty and more years ago the present publisher and editor of the Michigan Tradesman was clerk behind a counter in Northern Michigan. Had he at that time seen the necessity for a publication devoted to the interests of the merchant? Doubtless he had, and what was then a dream in after years came to be a wonderful reality.

As a school boy the writer had often as copy in his Spencerian writing book, the line, "Honesty is the best policy." That has proven true in thousands of instances. Integrity in business is the insurance for success, of course combined with an aptitude for the calling.

From the initial number of the Michigan Tradesman that journal has been a living example of integrity and absolute fairness. Its editor has never sought to hide behind any excuse to shield unfairness, wherever found. It is this direct, straightforward course that has won for its proprietor the admiration and respect of the general public.

Rascality in any form has in Stowe an enemy. An honest man, however humble his station, is his friend.

Such sterling qualities of head and heart deserve to succeed, and in the present status of the Michigan Tradesman we see the splendid fulfillment of a boyhood dream that was worthy a Greely, a Raymond or a Bennett.

A square deal for every man has been the Tradesman's motto. It is a motto that endeared a President of the United States to the common people, and made the name of Theodore Roosevelt one to be reckoned with.

In such a mold is cast the manhood of the Tradesman editor, and because of this has he made a wonderful success of his venture into print where others had feared to tread.

The Michigan Tradesman has become a household favorite as well as a reliable recorder of the doings of the mercantile guild. Even the women of the merchant's household insist on the home-bringing of the magazine, since there are many interesting fads and fancies which are a treat to the feminine heart.

It is a wonder that Stowe hasn't entered the political field, his popularity among so many merchants and merchants' wives assuring him of a tremendous following. However, he is probably wise to remain the head of a great and useful publication rather than become the target for envious political partisans.

His position as head of the greatest trade journal is far preferable to any political office, and there he can be of far greater service to the general public than in any government position.

Public questions of general interest are not ignored by the Tradesman. It stands four square to all the winds that blow and always gives one the impression that its editor knows whereof he speaks; and he always speaks with no uncertain sound.

Nearly half a century of usefulness has been the record and the good old Michigan Tradesman does not lag behind in its middle age, but shows up rogues and cheats as thoroughly now as it did in younger days. This expose of fakes and swindles has proved of lasting value to many merchants who otherwise would have no means of finding out for themselves the tricks of the cheats who get after merchants for the purpose of robbing them.

Through the vicissitudes of changing times has the Michigan Tradesman pursued the even tenor of its way. Hard times and good times have in no way embarrassed Stowe. His ship is on an even keel and promises to ride out every storm which blows.

Merchants would be lost without the weekly visits of this sterling trade journal, which for so many years has watched out for their interests, and under no conditions has it been found wanting. The remark, "What does the Tradesman say?" is often heard when some great National question is up for decision.

Ideal Vitamin Bread

AFTER long experimentation, we have succeeded in producing a bread containing in proper proportions three of the most vital elements necessary to the growth of children and the health of adults — Vitamins, health producing Mineral Salts and Pure Milk. This combination enables us to produce the most nutritious bread ever placed on the market.

We solicit sample orders from retail grocers who are not already our customers.

CITY BAKERY

Grand Rapids, Michigan

Faith in the standing of the Tradesman in the business world is notable. It is a great trade journal, worthy of its founder whose success is the pride and wonder of all his friends.

Readers of this journal devoted to the interests of merchants in general are not confined to any one class.

The writer, while sojourning for a brief time in an up-State town was informed by a prominent clergyman that he reads the Michigan Tradesman from cover to cover, finding so much of interest that he had become infatuated with the many good things Stowe dished up to his army of readers.

It is so everywhere. Go where you will and it is no uncommon thing to see the Tradesman lying on the desk of the professional man, as well as in the office of the merchant. Whatever magazines one takes, no home, store or sanctum is complete without a copy of Stowe's Michigan Tradesman.

Horace Greeley's Tribune became, it was said, the Republican Bible. With the Tradesman there is this difference, it is non partisan, yet freely independent, and appeals to no party clan, but speaks up for the whole human family, standing for thorough honesty in either business or politics.

You know where to find Stowe. If he sees an evil that needs whacking, that evil gets whacked to a finish. His sturdy honesty has made him more friends than can be counted. The Tradesman has grown and thrived on such food and bids fair to pass the half century mark, increasing in circulation and popularity as the years count upward.

Forty-two years is not a long time in the life of nations, yet to have kept a trade journal afloat that length of time is no small affair. The United States has passed through two wars during the time, has kept Old Glory at the masthead with no tarnishment of star or stripe, and E. A. Stowe has kept the Tradesman going full speed and still has plenty of fuel under the boiler to carry the best trade paper in the Nation to still greater victories in the future.

The Michigan Tradesman is the business man's best friend.

Wherever you see business flourishing, where are polite clerks and interest in the customer's welfare manifested, there you will find a copy of the Michigan Tradesman every time. The publication has come to be a necessity in the office of the merchant. He certainly could not be up to date without Stowe's Tradesman.

Even up-to-date farmers should read the Tradesman. Why shouldn't they? Farming is fast becoming a business proposition and there is need of a good trade journal in the work in which they are engaged. The abundant success of the Michigan Tradesman is altogether pleasing to every right thinking man in the Nation.

J. M. Merrill.
[Old Timer]

He said, "I never read the trade papers. I know more about my business than those fellers do." His store looked, however, as if he were keeping his knowledge a secret.

The Passing of South Water Street Market.

Chicago's new commission market at Fifteenth and Morgan streets has been officially opened. It cost $17,000,000; its 166 buildings have been completed in seven months, five months ahead of schedule. Now the commission houses which remain on South Water street between Wells and State streets can move out and the buildings they occupied can be wrecked to make room for the new drive.

The new market will handle foodstuffs more economically than the old one did. That is because the new one was planned and the old one just grew up. When it is remembered that the Chicago market is one of the city's greatest industries, with an annual business of half a billion dollars, the significance of a saving in handling costs becomes apparent. The new market should mean money in the pockets of the farmers and the consumers.

Old South Water street market will soon be only a picturesque memory.. It was crowded before daylight, even in midsummer. Dawn was its hour of greatest animation. By late afternoon it was deserted by all but a few street sweepers and scavengers. At nightfall it was a city of echoes and strange smells. South Water street at night offered the romantic scene that Americans search for in vain when they wander through London's Limehouse.

South water street was picturesque, but it was blocking progress and it had to go. Its passing is another proof that Chicago is experiencing a remarkable renaissance these days. This is a generation of builders whose ambition and vision is equal to that of the men who rebuilt the city after the fire.—Chicago Tribune.

The Real Man.

A real man never talks about what the world owes him, the happiness he deserves, and the chances he ought by right to have, and all that.

A real man is just as honest in the dark in his own room as he is in public.

A real man does not want pulls and favors. He wants work and honest wages.

A real man does not want something for nothing so the get rich-quick people cannot use him.

A real man does a little more than he promises.

A real man is dependable.

A real man is loyal to his friends and guards their reputations as his own.

A real man cannot hurt a woman, physically or morally He sticks to his wife. He can be loyal even if love is impossible.

A real man minds his own business. He does not judge other persons beyond sure knowledge—not presuming to "search hearts."

A real man has excuses for others, never for himself. He is patient and charitable to others; to himself he is strict.

A real man does not hunt danger, but never dodges it when he ought to meet it.

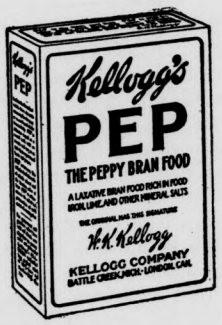
A real man is glad to live and not afraid to die.

You Are Your Customer's GUARANTEE

Your customers put great faith in your word. They buy goods on your recommendation.

You must be sure that the bran you advise will positively relieve constipation—mild and chronic cases. You can't **hope** it will—or **think** it will. You want to **KNOW.**

With Kellogg's All-Bran, you are absolutely **SURE.** For Kellogg's is **ALL BRAN.** That's why doctors recommend it. That's why it brings 100% results.



Kellogg's All-Bran

Cooked and Krumbled === Ready-to-Eat

BLESSINGS OF MATERNITY.

Possibilities Contemplated in Vision of Motherhood.

Set the house in order. A guest is at hand, a mysterious stranger, of whom we know neither the sex nor the name, least of all the character. Yet we know enough of him to pray that he may arrive in safety and that he may come to stay.

The expected guest brings nothing with him, not even a suit of clothes. We have prepared soft, fine linen garments for him. The fire is kindled on the hearth. The bath is ready. Let us sit for a moment, and ponder on what the stranger may turn out to be.

It is by no means certain that the masculine pronoun will rightly designate him. If it should so turn out, we may mentally review the whole domain of man's power and actively, and endow him with beauty, wisdom and beneficence. Shall he be a Moses, reflecting the majesty of God in the glory of moral law? The ten tribes have vanished out of sight. The ten commandments remain. By them the master minds govern the world to-day. The Babe that was cradled in the Nile mud brought with him this immortal, imperishable gift. Shall he be a Titan-Napoleon, armed with a power of whose real significance he little dreams, as he breaks the chains of the old tyrannies, hoping to build upon their ruins a tyranny of his own, and himself experiencing the fate of tyrants, to be dethroned and dismissed when his time of service is fulfilled? Shall he be a great poet, who shall add strophes of divine melody to the world's great music? A philosopher, who shall lay out highways in the upper air of truth, some or all of which may bear some dim and distant relation to the facts of Man's being and destiny? Shall he? Hush, for here he comes, announcing himself by a feeble cry, the most helpless of creatures, needing everything, but also promising everything.

Who will be this king's prime minister? Who will train, advise, protect him, seating him in his proper place, maintaining for him his human dignity, his human right, until he shall be able to maintain them for himself? Who but the woman whom men call his mother? It will be no sinecure, the entertainment of this royal guest. She who belongs to him as he to her will experience laborious days and restless nights. The idols of her girl life will find their shrines deserted. The dress, the dance, the delicate self-seeking in all its forms will be avoided, forgotten. Her pride henceforth will not be in her own beauty, her own small accomplishments. It will be in the growing strength and promise of her son. Him will she clothe with ingenious adornments. His way will she accompany with duteous observance of ways and direction. Oh! that she might keep far from him every evil influence. She can do better. She can teach him how to detect, how to resist the evil. He must leave her some day, or at any rate she must leave him, but she will be remembered as his guardian Angel, and the glory of his life will belong to her.

I know that I have here presented an ideal picture. I have tried to show what motherhood, in its highest conception, should be. But this is no false ideal, it is the true intent and meaning of that most sacred relation.

But I must not forget, in my vision of Motherhood, to contemplate another possibility. The guest, so earnestly looked and waited for, may be a daughter. Shall she not also, in this case, be crowned as a future queen of the home? When the boy, as grown man, shall go forth to seek his fortunes, the girl shall stay by the fireside, ever tending its flame of loving helpfulness. True, she also may one day leave the paternal roof, but that will be to found another home, whose light and warmth will reflect back upon the dear precinct from which, radiant with hope, she takes her new departure. And all the way from the baptismal font to the marriage altar, what tender depth of solicitude will accompany the girl-child! The mother's forethoughts will anticipate every natural inclination, every illusion, every difficulty which her daughter must encounter. What dearly bought lessons of experience will she not bring to the assistance of one into whose feelings she enters by the master key of a sympathy unique and unrivalled?

Years pass, and we see the tricksy sprite of the teens and twenties transformed into the matron with her grown babes about her.

Let us ask two questions. What has she given, and what has she gained? In giving life, she has found a manifold extension of her own life. In place of her narrow span of seventy, eighty, ninety years, she has an unlimited part in the future of her race. In the cares and duties of her maternity she has been led along, step by step, on a wonderful way. She has learned the sweetness of self-sacrifice. She has lived deeply in the lives of other people. The fretful demon of self-worship has been exorcised from its throne by angel messengers. The music of the nursery has taken the place of vapid compliment and senseless encounter and provocation. And if she has been wise and vigilant, she will have led her charges across the fiery bridge of passion, beyond the snares of meanness and covetousness into the sublime highway which she herself has found and followed. Now let us for a momnt contrast this picture with that of a woman who is never weaned from the intense personality of her start in life. Her sympathies, instead of extending themselves, will narrow more and more, and tend to concentrate themselves upon the merely pleasurable experiences and sensations which only lead souls about in their own labyrinthine domain. She may win personal distinction and high fame. She may surely deserve them; but she will be in danger of following the false way which begins and ends in self. If the Fates deny her marriage, or leave it bare of offspring, let her win to her arms some motherless child, one of God's orphans and study the lesson taught by the dear Christ when he placed a little child before his disciples, and bade them learn from him the great science of Life.

So much to describe the beginning of motherhood and the great results which it should contemplate. But how about the intermediate years? I will not say that children are angels, but I must say that to my mind an angel accompanies the entrance of a child into the home of its parents. The beauty of childhood is not easily over-appreciated, the mobile countenance, the flexible muscles, the fair, smooth forehead, the unconscious grace of movement. What a lovely presence is this! It illuminates your whole house, be it a hovel or a palace. The babe newly born, so fine, so soft, so tender. Its very helplessness appeals to you, attaches you to it. And then the degrees by which it enters into possession of its bodily powers. The first teeth, the first creeping, the first standing erect. At the end of its third month, the babe recognizes its mother. Her will he have and no one else. What a proud moment for her. His first speech will be an attempt to call her. He will leap and dance in her protecting arms, replete with the simple joy in living. Soon, he follows her about, walks beside her, begins to question her regarding the meaning of all that he sees. He learns to pray at her knee. He goes to school, but hastens back to bring her his lessons, his prizes. Then, the family festivals, the Christmastide, with its gifts and adornments. The fable of the beloved old Saint, whom even the stern Protestant dares not dismiss from his calendar. The birthday, with its cake and candles, the mimicry of human life, in the toys of the nursery. All the way from infancy to adolscence is strewn with flowers. It has no doubt an offset of painful anxieties of unremitting cares and watchfulness, but would any of us dream of giving up the rose because of thorns? To heighten the force of my pictures, I will for a moment imagine it to be withdrawn. The little feet will sound no more—the little hands will do no more mischief. There will be no one to come home from school, no Christmas toys, no beautiful unfolding of strength and soul to be watched. What void is like that which a child leaves when it flits untimely from the world? The loss is unspeakable; so was the joy, only, with our poor human limitations, we could not fully realize it until memory had set upon it the seal of completeness.

I remember in my own life the bitterness of such a loss, a little son, born in my later age, when I had become fully capable of realizing what had been promised, what withdrawn. In the first days of anguish, I saw in the street a beggar woman going from door to door, with her little, barefoot boy, about the age of my own. Such a pang of envy overcame me. Oh! to have my boy back, even to beg his bread and my own!

I would not exaggerate even so great a blessing as that of maternity. Every woman cannot be a mother and many women in our day have gifts and callings which detain them far from the pains and pleasures of the nursery. Their lives may be replete with good to themselves and their community, nay to the world at large. Heaven knows that of all women I should be the last to undervalue their labor and their reward. But to young mothers not yet weaned from the vanity of girlhood I would say: "If this great blessing of maternity comes to you, do not undervalue it. Do not repine at its fatigues and troubles. Its reward is worth waiting and working for. A new life will come to you with that of which you yourself are the giver. The minute study of human progress which now becomes a part of your duty will make you wise beyond your own anticipations. If, in giving life you have given death, in giving death you have given the immortal hope which lies beyond it."

Julia Ward Howe.

Man As King of Creation.

Most of us are at present more interested in our coal bins than in anthropological "has beens," in the hundred and one worries of everyday life than in prehistoric progenitors who were ignorant of the intricacies of modern jazzes. Of course, it would be intriguing to some of us were it proved beyond peradventure that the human race is descended from a Piltdown, a Neanderthal or a Cro-Magnon. However, it would be disconcerting and most distressing to some of us were it proved that such "monkeys and apes" as Piltdowns and Neanderthals or Cro-Magnons were inhabiting the branches of our ancient ancestral tree.

A fiery planet—Earth—at its origin. Then evolution—sod, water and germ. A germ develops, after ages and ages, into dinosaur, bird, reptile, mammal and anthropoid ape life. Around the Pliocene period man-ape is transformed into man. In the Ice Age there is born the man of the Old Stone Age. And there follow the Iron, Bronze and New Stone ages. Finally there comes the civilized world—the Age of Man!

Monkeys and apes seem to have originated from the same ancestry as man. But the primal, common ancestor of man and ape is not known. The gibbon and the chimpanzee, gorilla and orang have branched off into lines collateral with that of man. Man, therefore, has developed from an unknown Pliocene ancestor — Trinil, Heidelberg, Piltdown, Neanderthal, Cro-Magnon—to homo sapiens (so called). To-day he reigns over all the other animals upon earth because of the soul with which he is associated.

Charles Nevers Holmes.

Clever Stockkeeping.

What kind of a stockkeeper are you?

In the sweater department of the Jordan Marsh Co., a fellow worker was attracted by the way a certain customer was wearing her scarf. After the customer went out, the salesperson went immediately to a scarf display on a form and tied it in the same manner. The effect was so pleasing that it won approval and admiration.

Are you alert and keen to observe new and attractive ways of displaying merchandise?

Do you keep your stock clean? Soiled and messy stock disgusts customers and they go elsewhere to purchase.

Do you try to arrange slow moving merchandise in as effective a way as possible so that it may attract customers and not become shopworn and unsalable,

A GOVERNMENT REPORT

shows that the same year

THE AMERICAN FARMER
was paid by the Beet Sugar Companies $3.37 per hundred for all the extractible Sugar in his beets.

THE CUBAN FARMER
was paid by the Cuban Factory but $1.16 per hundred for his extractible Sugar.

The American Farmer received $2.21 per hundred more for his sugar in the beets than the Cuban Farmer for his Sugar in the cane.

The tariff on Cuban Sugar is $1.76 per hundred pounds.

The American Farmer thus getting not only all the protective tariff but an additional 45 cents for every hundred pounds of Sugar he sells in his beets.

Grown on American Farms,
Worked in American Factories
using
American Labor, Coal, Coke and Cotton

Our Sugar is
"THE SWEETEST :-: THE PUREST"

HOLLAND-ST. LOUIS SUGAR CO.
HOLLAND MICHIGAN

PROVING PROFITABLE.

Stores Which Cater To Needs of Small Women.

Among the various developments in merchandising methods that are attributed to bobbed hair and the general "youthful" trend of styles in women's outerwear is the emphasis that is now being put on the manufacture and retail distribution of apparel for small women. Not only are dresses, suits and other garments being made in special sizes for them, according to Alfred Fanti, a prominent local resident buyer, but many stores are establishing special departments for the sale of this merchandise.

"Some years ago," said Mr. Fanti yesterday, "wide-awake retailers of women's apparel saw that they could increase their sales considerably by catering to the special needs of large, heavy women. In some instances this increase ran as high as 33⅓ per cent. of the annual business done. Within a relatively recent period many of these retailers and others as well, have come to see that their sales may be increased even further by establishing special departments for small women and by catering to their particular requirements. Properly merchandised, departments of this kind should increase ready-to-wear sales an average of 15 to 20 per cent. and in many cases, even more.

"In establishing and operating such departments successfully, retailers must look beyond the limits of outer apparel and prepare to render service in other lines as well. Lingerie, millinery and dress accessories of various kinds must also be stocked especially for small women if the departments are to be made to pay in a large way. And, in addition to buying the merchandise carefully, tact and care will be required to sell it to the best interests of all concerned.

"Right at the start I would like to issue a warning against using any expressions involving 'wee women' in describing or naming departments of this kind If there are any women more sensitive than those who have accumulated too much flesh, they are those who are not of normal stature. Little people, since time immemorial, have often been referred to as 'pee wees,' and it is because of this that I advise against the use of 'wee' in referring to sections of the store catering to small women. The French 'petite' is a great deal more expressive adjective, and it has the added virtue of lending what is called 'class' to the departments referred to. 'Small' is also a safer word to use than 'wee.'

"In establishing special departments for small women it is necessary, first of all, to decide on the sizes of the garments to be carried. The logical sizes are those known to the trade as 'in between,' ranging, for instance, from 17 to 29. Where it is desired to cater to women who are both short and stout, as is very frequently the case, sizes larger than 29 may be stocked. Next comes the decision as to the price ranges of the goods to be stocked.

"The sizes and kinds of merchandise to be carried once decided on, an important step is assembling the selling staff. Saleswomen who are themselves petite and who can wear clothes well are highly essential. It would not be a bad idea to have several small women in the department to act as models and show the various fine points of the garments when this is desired by prospective customers. Above all, the saleswomen must know their merchandise and understand fully the physical limitations of the customers catered to. They must possess unlimited tact. Further than this, they must have the courage to tell customers when they are wrong in selecting garments of certain types or colors, even if sales are lost. It is better to lose sales in special sections of this kind than to run the risk of losing the good-will of customers toward all departments of the store.'

From the point of view of sales arguments, Mr. Fanti went on to say, there is much in favor of special departments for small women. For one thing, he added, there is the opportunity of offering special garments at lower prices through the marked reduction in the amount of alteration that will be required and the resultant lessening of workroom costs. Even in cases where the customers have to pay for alterations—which is the rule in many stores—the lower charges for this work, due to the smaller amount of it that will be required on most garments will be tantamount to a reduction in selling prices.

"Although the designing and manufacturing of the garments in question are so skillful that the need of alterations has been reduced to a minimum," Mr. Fanti continued, "the millennium has not yet been reached in this respect. This brings up another important point, which is that the persons who make the alterations which may be required should be specialists in the work. Otherwise disappointment for the customer and trouble for the store will result.

"Above all, there should be no misrepresentation by saleswomen in regard to alterations, even if an apparent lack of need of them should be the deciding factor in making a sale. Most of the specially designed garments will so closely approximate a perfect fit that it will be relatively easy for saleswomen to 'take in' customers on the question of necessary changes, but the store which permits this will lose out in the long run.

"While on the general subject of alterations it might not be amiss to suggest, if a saleswoman's knowledge of the department's stocks tells her that her customer cannot be fitted without altering a garment, those shown to the customer should be slightly larger than she can wear, rather than what normally would be her correct size. There is something in the makeup of nearly every woman that causes her to favor the things she can't have, and this is particularly true of apparel. It should be taken into consideration when the merchandise is shown by the saleswoman, for one or two disappointments resulting from trying on garments that should fit, but do not, may drive the customer from the department. On the other hand, if garments that are a little too large are tried on, it will be easy for the saleswoman to

Henderson Milling Co.
Feed Manufacturers

WATCH FOR OUR WEEKLY ADS.

1505-1507 Division Ave. S.
Grand Rapids, Mich.

Your Jobber Can Supply you with
"Miss Grand Rapids"
Queen of All Brooms

Manufactured by
J. VAN DUREN & CO.
Grand Rapids, Michigan

BOOT & CO.

Butchers' and Grocers' Fixtures and Machinery
Brunswick Ice Machines
Refrigerators of all Descriptions
Casings, Tools and Supplies

5 Ionia Avenue N. W.
Grand Rapids Michigan

base her selling talk on the probability of obtaining a proper fit by altering them.

"One of the most important factors contributing to the success of departments devoted particularly to supplying the needs of small women is the fact that the apparel offered in them will actually be women's, and not misses'. In other words, a woman of forty with a 15-year-old daughter will no longer be required to go to the same department as the latter in order to be fitted. Nor will she be required to take garments actually designed for girls of the daughter's age. She will be able to buy grown-up styles in a grown-up's department. It is not difficult to guess how welcome that will be to thousands of women throughout the United States.

"As is the case with selling apparel for women of normal stature, the best results will be obtained by the stores if the small customers can be "syndicated,' that is, passed along from one department to another, buying in each. Having sold dresses, suits or coats to small women, it should be easy to sell them hats, shoes, underthings and the other kinds of merchandise that go to make up the feminine ensemble. In millinery, especially, it should be easy to take legitimate advantage of the various optical illusions in shapes and colors that appear to increase height.

"In dress accessories, also, it is possible to build up sales materially catering to the necessities of small women. Here again the kinds of merchandise that apparently increase stature can be 'played up.' Certain kinds of neckwear, especially long scarfs that are not too wide, will do this, as will some types of necklaces. In handbags, too, sales can be increased by supplying the proper sizes, for it is very easy for a small woman to spoil the whole effect of a carefully assembled costume by carrying a bag which, in her hands, looks like a young trunk."

The Latest in Retailing.

Not to be outdone by Rolling Stores, Phone for Food, or other advanced methods of selling retail groceries, a chap out at Inglewood, Cal., has devised something new. Calfornia, mother of the self-service system, has hatched the Dickory Dock. In this case the buyer doesn't even have to talk in ordering supplies.

The idea is to place small booths in residential districts, each booth containing, instead of merchandise, an array of cards bearing the names of staple and other groceries. Beside each card is a supply of smaller cards showing the price and name of the item. The prospective buyer selects one of the smaller cards for each item desired and places the cards in an envelop bearing his or her name and address, drops the envelop into a slot. The next day the goods are delivered from a central station and the purchaser has the privilege of inspecting them before accepting.

The new plan is not in operation, but a sample cupboard is on display in a storeroom in Inglewood's business section.

Softest Jobs in the World.

A barber in Moscow.
Horse doctor in Detroit.
Killing the fleas on a goldfish.
Keeping flies off a snow man.
Sweeping leaves from a hall tree.
Digesting the hole of a doughnut.
Chimney-sweep on a fireless cooker.
Driving a street-sprinkler in Venice.
The Humorous Editor of the Congressional Record.
Coaching the Glee Club in a deaf and dumb school.
Being a life-guard for the Mack Sennett bathing beauties.

Establishment of a foundation for filming church pictures is simply an extension of the uses of the motion picture and part of the general movement to improve pictures generally. Pie throwing, policemen falling into convenient streams of water, and slap stick humor have lost much of the vogue they enjoyed at the beginning. Of late years film producers have found it necessary to give more "body" to their pictures. The most successful pictures now are those with a historical or moral background. There is a large, undeveloped field for these church pictures, and they will be more useful in teaching moral principles to the youth of the day—now too much neglected—than meaningless theological hair splittings. Church people have overlooked the shorter and more effective ways of the drama—spoken and unspoken—in setting forth their teachings. That there are a great many people who believe this was long ago shown by the continued success of such plays as the Old Homestead, which was a greater moral force than thousands of long drawn out sermons. Popular education has disclosed the futility of using these mental opiates upon the youth of to-day.

Uncle Sam is always roundly condemned for waving the Big Stick under the noses of Latin-American nations. The common assumption by his critics is that he does it for the fun of the thing. Yet the results are often highly beneficial for all concerned. Two cases in the current news point this moral, if such it is. Since the withdrawal from Nicaragua of the United States Marines trouble has been threatening. There certainly would have been a revolution had not the opponents of the present government learned their lesson. If revolutions be conceded to be bad business, Uncle Sam's Big Stick did Nicaragua some good. The recent warning of Secretary Kellogg to President Calles was resented in Mexico. But the Mexican government is acting upon it, forcing agrarian bands to disarm and calling a drastic halt upon the murder and pillage they have been committing. If murder and pillage are bad for a country, intelligent Mexicans will have to admit that chiding their government received from Washington is bearing good fruit.

The clerk who expects to get occasional half days off with full day's pay kicks as hard as the next about giving an hour of extra time for the regular pay.

J.F. EESLEY MILLING CO.
SUNLITE
PRODUCTS

YOU WILL SEE THIS DESIGN ON EVERY SUNLITE SACK

Pancake Flour - Graham Flour
Buckwheat Compound
Pure Buckwheat - Corn Meal

WE do a Remarkable business on Sunlite Products. Our trade is increasing steadily each year for no other reason than there is merit in our product and our methods.

There is no waste or loss on Sunlite Products as they are of such excellent quality that the demand cleans up your stock every season.

The Sunlite Package is so attractive that it creates sales and makes a rapid and profitable turnover. It's a pleasure to display Sunlite.

Milled and Packed in our own mill assures uniform quality and excellent material. We mill our own Wheat, Buckwheat and Graham Flours from the best grains and blend our Sunlite Products from our own formulas that never change.

Buy Sunlite Products from your Jobber. If he can't supply you get in touch with us direct and we will see that you are satisfactorily taken care of.

J. F. EESLEY MILLING CO.
Plainwell, Michigan

NOTED INDIAN CHIEF.

Eccentric Character Who Once Lived in Grand Rapids.

The following graphic sketch was written by Charles W. Eaton, a pioneer bookseller of Grand Rapids. It was published originally in Dillenback's History of Kent County in 1870 and is deemed of sufficient interest to deserve reproduction at this time:

We have been told many good anecdotes of Meccissininni, the young chief of the Grand River Indians in an early day by an old resident of this place. Meccissininni was called the Young Chief, and old Black Skin the Old Chief; although Meccissininni was not a very young man, being 45; but, according to the custom of the Indians, a young brave that marries the Chief's daughter is made Chief, and called the Young Chief. He was an eloquent orator, a very proud, haughty Indian and "wanted to be like his white brethren," as he often said. He always dressed like his white brethren and you might often see him on a hot day in the summer carrying an umbrella, when there was no sign of rain —to keep from being tanned, probably.

He was one of the band of Chiefs that went with Louis Campau, Rix Robinson and Rev. Mr. Slater to Washington to make a treaty relative to selling their lands on the West side of the river, which was consummated in 1835. While in Washington, Gen. Jackson wished to make him a present of a good suit of clothes and asked him what kind he would prefer. He said as General Jackson was Chief of his people, and he was Chief of the red men, he thought it would be appropriate if he had a suit like his. The General ordered the suit. It was a black frock coat, black satin vest, black pantaloons, silk stockings and pumps; but the best of the thing was, Gen. Jackson wore at that time a white bell-crowned hat, with a weed on it, being at the time in mourning for his wife. The unsuspecting Indian, not knowing that the weed was a badge of mourning, had one on his hat also, which pleased Gen. Jackson and his Cabinet not a little. He was much delighted with the warm reception he received in the different cities on his return home.

After he returned, a council met to hear the nature of the treaty, where Meccissininni distinguished himself as an orator in his portrayal of the treaty. They sold their lands and the treaty provided for their removal West of the Mississippi in a certain number of years where lands were given them. Several of the chiefs were opposed to the treaty; but Meccissininni was in favor of their removal and made an eloquent speech in support of it. In his remarks he said that for his part he had rather remain here, and be buried where his forefathers were; but, on his people's account, he had rather go West of the Mississippi, as his people would become debased by association with the pale faces.

In 1841 he was invited to a Fourth of July celebration. The dinner was served up near the present site of Ball's foundry, where, after the oration and refreshments, the cloth was removed and regular toasts drank. Meccissininni was called upon for a toast and responded as follows:

"The pale faces and the red men—the former a great nation and the latter a remnant of a great people; may they ever meet in unity together and celebrate this great day as a band of brothers."

Our narrator relates an incident which occurred while he was keeping a grocery and provision store on the West side, opposite the Barnard House, where the old ferry was located. Meccissininni said he wanted to get trusted for some provisions and would pay at the next Indian payment. When he returned from the annual payment, he was asked to settle his bill. He told the provision vender that he must put it on paper, send it to his home and he would pay it. He said he wished to do business like white people. So our friend made out his bill and repaired to the Chief's house and was ushered in with all the politeness imaginable. He promptly paid the bill and signified his wish to have it receipted. After showing him all his presents and donning his suit which Gen. Jackson had presented to him, he brushed his hair back and imitated the walk of the General, taking long strides back and forth across the room; and also mimicked that of the Vice-President, Martin Van Buren, by stepping short and quick. Having passed an hour pleasantly, the store keeper took his leave, with a polite invitation from Meccissininni to call again.

About the year 1843 he was attacked with a disease of the lungs, which, after a short illness, terminated his existence, at the age of fifty. He lived and died a professor of the Catholic faith under the spiritual guidance of the late Rev. Mr. Vizoisky. HHe was followed to his last resting place by a large concourse of the citizens of Grand Rapids, together with his own tribe.

Not Such a Fool.

The following excerpts are from a will which was recently probated in the New York courts:

To my wife, I leave her lover and the knowledge that I wasn't the fool she thought I was.

To my son. I leave the pleasure of earning a living. For thirty-five years he has thought that the pleasure was all mine. He was mistaken.

To my daughter, I leave $100,000. She will need it. The only good piece of business her husband ever did was to marry her.

To my chauffeur, I leave my cars. He almost ruined them and I want him to have the satisfaction of finishing the job.

To my partner, I leave the suggestion that he take some other clever man in with him at once, if he expects to do any business.

His Regular Job.

Policeman, who had just caught a burglar breaking into a bank—Ah, ha! What are you doing here?

Burglar—I am a financial reporter.

Policeman—What were you going to do in here?

Burglar—Oh, I was only going to take a few notes.

For

Quality and Service

Muller Baking Co.

"Bakers of High Quality Bread"

PLANTS:

Muskegon Baking Co., Muskegon, Mich.

Kalamazoo Bread Co., Kalamazoo, Mich.

Michigan Bread Co., Muskegon, Mich.

Holsum Bakery, Grand Rapids, Mich.

Muller Baking Co., Battle Creek.

Revised U. S. Grades For Northern Grown Onions.

U. S. No. 1

U. S. No. 1 shall consist of onions of similar varietal characteristics which are firm, mature, well shaped, free from doubles, splits, bottlenecks, scallions, and from damage caused by dirt, tops, foreign matter, sprouting, freezing, disease, insects or mechanical or other means.

In order to allow for variations incident to proper grading and handling not more than 5 per cent. by weight of any lot may be below the requirements of this grade, but not more than a total of two-fifths of this tolerance or 2 per cent. may be allowed for onions which are affected by decay.

U. S. No. 2.

U S. No. 2 shall consist of onions which do not meet the requirements of U S. No. 1.

Minimum Size.

Unless otherwise specified the minimum size shall be 1½ inches in diameter. Minimum sizes other than 1½ inches, shall be specified in connection with the grade as "U. S. No. 1, 1¼ inches min." or "U. S. No. 1, 2 in. min."

In order to allow for variations incident to proper sizing not more than 5 per cent. by weight may be below the specified minimum size.

Definitions of Size Terms.

The following terms are provided for general descriptions of size. It is not customary to size onions uniformly, therefore, lots should not be quoted as small, medium or large, unless they have been specially sized to meet the specified requirements. (Onions may also be quoted as "Small to Medium" or "Medium to Large" in accordance with the facts.)

Boilers—¾ to 1½ inches.
Small—1½ to 1¾ inches.
Medium—1¾ to 2¼ inches.
Large—Over 2¼ inches.

In order to provide a class for very large Spanish type onions grown in some localities a "Very Large" class is recommended for onions over 3 inches in diameter.

For onions which have been sized in accordance with the provisions of the above classification the following tolerance is provided:

In order to allow for variations incident to proper sizing, not more than 5 per cent. by weight may be below the specified minimum size and in addition not more than 10 per cent. by weight may be larger than the specified maximum size.

Definition of Terms.

"Mature" means firm, dry and well cured. Mid-season onions which are not customarily held in storage shall be considered mature when harvested in accordance with good commercial practice at a stage which will not result in the onions becoming soft or spongy.

"Well shaped" means having the shape characteristic of the variety but slightly off-type or slightly misshapen onions shall be admitted to U. S. No. 1.

"Doubles" and "Splits" are onions which have developed more than one distinct bulb. All such onions which are either distinctly misshapen or which show a splitting of the dry outer scales shall be excluded from U. S. No. 1.

"Bottlenecks" are onions with abnormally thick necks.

"Scallions" are onions which have thick necks and relatively small and poorly developed bulbs.

"Free from damage" means that the onions shall not be injured to an extent which materially affects the appearance of the lot .

"Diameter" means the greatest diameter at right angles to a straight line running from the stem to the root.

Know Your Onions.

How well do you know the U. S. grades for Northern grown onions? If you are buying or selling on this basis the following points should be thoroughly understood.

1. Don't quote onions as "U. S. No. 1" without a statement of the minimum size unless stock meets the 1½ inch minimum requirement. You may quote "U. S. No. 1, 1¼ inch minimum," if such is the case.

2. Don't quote onions as "Small," "Medium," or "Large" unless they have been especially sized to meet the terms specified. You may quote stock as "U. S. No. 1 Small to Medium, mostly Medium;" "U. S. No. 1 mostly Medium to Large, few Small." But remember that not more than 5 per cent. may be below 1½ inches unless some other minimum size is specified.

3. Don't think "Small" means "Boilers." Small" means onions between 1½ and 1¾ inches in diameter. "Boilers" are onions between ¾ and 1½ inches.

4. Don't expect to receive a minimum size larger than 1½ inches unless you specify it in your order. Get the habit of specifying the minimum size with your order, for U. S. No. 1 stock. If the shipper cannot sell you stock of the minimum diameter you ask, he should notify you to that effect.

5. Get a sizing ring to check up your judgment.

The United States grades have been established to provide a basis for wire orders and for future contracts. Give them careful study. You may get a copy free upon request to the U. S. Bureau of Agricultural Economics, Washington, D. C. Their proper use will prevent controversies between shippers and receivers.

The Geological Survey reports an increase of more than 10 per cent. in the total horse power developed in the United States. This increase has come in a single year. The total developed capacity is now set at 10,038,655 horse power, an increase of nearly 1,000,000 in twelve months. All but 1 per cent. of the increase was in public utility power plants. While there will never be enough water power in the United States to do more than a fraction of the work to be done by power, this increase is not without its bearing on the coal situation. The wheels turned and the machinery driven by hydro-electric developments have been or would have been moved by coal had there been no other resource. Every water-power driven plant robs the mines of customers that have been or might have been coal users. They make the people of this country just so much the less dependent on the chaotic, trouble-ridden coal industry.

More Money Is Loaned

on a building built of BRICK, than on an other kind!

WHY?

BECAUSE, it is almost everlasting, has no depreciation or deterioration of any moment, and will not burn down.

THEREFORE, the investment is always a good one, and because of no upkeep expense, such as repairs, painting and insurance, more is paid on the loan and it is reduced faster.

SAND LIME BRICK is beautiful, economical and the safest and best material for all building purposes, whether it be "sky-scrapers," factories, residences, garages, basements and foundations, porches, drives, walks, garden walls or any other construction.

IDEAL WALL construction of Sand Lime Brick is most economical type of Brickwork known, and as low in cost as frame. We will be pleased to help in any of your building problems.

GRANDE BRICK CO.
Grand Rapids

INTERNATIONAL C. OF C.

Impressions of Conference Held in Brussels in June.

It is with feelings of great modesty that I undertake to state briefly some impressions gained from attending the recent biennial meeting of the International Chamber of Commerce in Brussels and to anticipate the suggestion that there are among you those who could have gone to that conference with a greater economic background and a keener ability to make effective use of the lssons there gained. But you were not there, hence you may prepare to suffer from my attempts to put into simple language what impressions I have gathered out of the economic atmosphere of scholastic and super-business discussions involving the trends and movements in commercial affairs, affecting not one nation but many nations, such trends having a vital relationship to political problems. But that is that and you are in for it.

The International Chamber of Commerce has four primary functions:

1. To secure by co-operative action of the business men themselves the removal of obstacles to the free flow of commerce which can be gotten out of the way by business men alone.

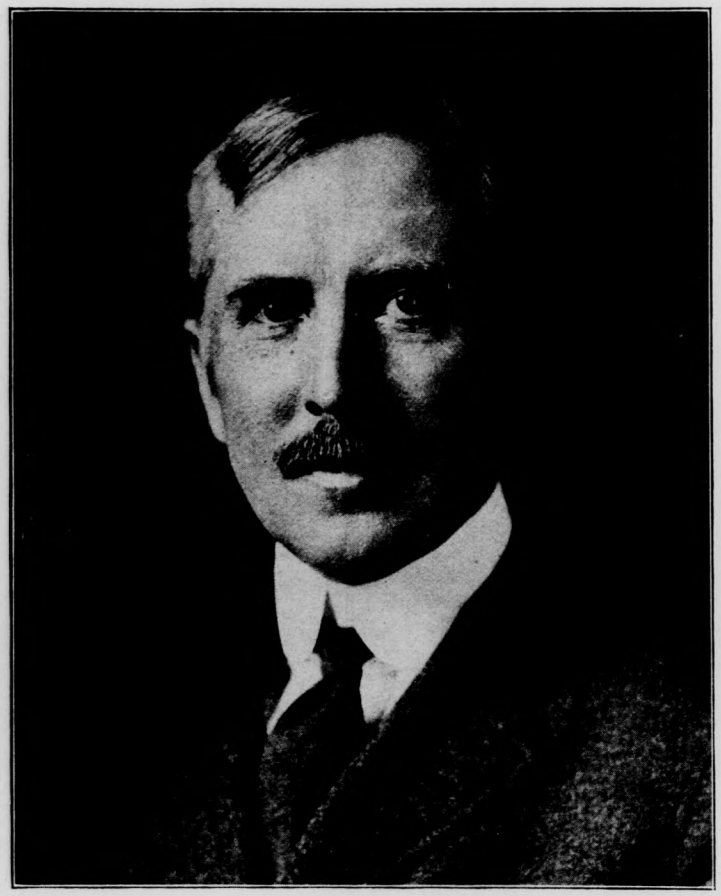
2. Through co-operation with governments to bring to their attention legislative measures necessary to smooth out difficulties and better the economic conditions.

3. To engage in studies of fundamental business and economic questions, through the medium of committees and with the aid of experts which will help to clarify business opinion and constitute a basis for sound recommendations.

4. To promote a better understanding and to further world peace.

To make practical these functions involves a refinement of organization and a selection of committees made up of more than ordinarily intelligent men, and I may say of those who besides must have a vein of creative idealism which shall serve to cheer up their courage when the slow grind of never ending discussions in diverse languages seems to almost make the task hopeless. In getting international understandings, one must be wise, patient, and always just in meeting the differences in speech, law, custom and tradition. We, as Americans, proud as we are of our ability to take up new practices, took years to adopt the negotiable instrument law in the states of the Union. Can one then wonder at delays in international affairs, Therefore, I say the leaders in the Chamber must have high ideals and great perseverance. Those I saw have those qualities. They are intelligent idealists with their feet on the ground, but with their eyes on the stars, and they faint not. A distinctive quality is also added to the work of this body in that it is in no sense a political body—it is made up of business and professional men and does not expect to have its recommendations adopted, unless they are so clearly and tangibly stated that the lawmakers feel confidence in using them. What a boon it is to the overworked lawmaker to have a body like this present him with terse and well thought out suggestions for action, for his approval, when he has every reason to believe that these come from a group of capable men who are just as patriotic, just as loyal to home interests, as he can possibly be, and who have had the inclination and time to think things through in a plain common sense fashion, with due regard to practical affairs.

Almost all men, no matter what their nationality, can be brought to common understandings if, by close association and contact, they can discuss questions frankly and fully across the board. So there is great reason to believe that this body can have an interpretative and harmonizing influence upon the commercial life of many nations and thus gradually help the statesmen to meet many of their political economic problems in a most satisfactory manner.



Clay H. Hollister.

At Brussels there were 727 delegates from 28 nations, including 246 from America, 87 from Great Britain, 59 from France, 34 from Italy, 75 from Belgium, 40 from Holland, 22 from Czecho Slovakia, 19 from Sweden, 17 from Poland, 13 from Hungary, etc. Germany was the only European country not represented which was due to her lack of technical Chambers of Commerce organization. That lack of qualification has since been met and she has now been admitted to full membership.

Many of the United States delegation sailed from New York on the George Washington on June 10 and had a chance to renew and form acquaintances among themselves on the way over to Antwerp, where we landed. Business meetings were held four days on the steamer. The general agenda of the conference was discussed and the attitude of the American delegation was somewhat crystallized. The reports of the American committees were presented in advance of the Brussels meeting in order that we might become somewhat familiar as a group with what recommendations were to be presented. This was valuable educational work for many of us who had not served on committees and who were grateful for this chance of getting into the spirit of the meetings.

This trip was most delightful—the weather was fine all the way over, the informalities of ship life promoted acquaintanceship, so that we arrived at the Palace Hotel in Brussels with a lot of new friends and fairly well prepared to take up an arduous week of all day meetings and evening receptions which require more or less endurance, in spite of their interest and charm. As we annexed a list of delegates we found that about 30 per cent. of them were manufacturers, 6 per cent. merchants, 7 per cent. official representatives of Chambers of Commerce, 3 per cent. Government attaches, 5 per cent. lawyers, 10 per cent. bankers, and the remainder in at least 20 other lines of activity. One minister was a regular attendant at all sessions and he was not overworked at that, which speaks volumes for the character of the delegates. If there had been more bankers, of course, his job would have been more difficult.

The sessions of the Chamber began on Sunday morning, June 19, in the Palais des Academies in a long narrow salon with overhead light, upon whose walls were famous paintings, on one side private boxes in one of which there sat, at the opening session, the King of Belgium, and in the other the various ambassadors to Belgium, including our own Mr. Philips, who, by the way, is a very charming man. The King's enrtance was the signal for tremendous ovation from the delegates—a band played the Brabanconne. Twice more during the session, as speakers referred to the King's character and bravery, the delegates again rose and again the Brabanconne. Any of you men would have been glad to yell your heads off, so to speak, to see a fine modest man like King Albert blush when a speaker complimented him.

The general theme for the Agenda was Economic Restoration, but the following are samples of other topics presented and discussed at the conference which did not direcly bear on the general theme of the meeting:

Water power and its possibilities.

International passenger traffic

Proper labelling of packages and trucks.

International carriage of goods by land and sea.

Highway transport

Commercial aviation.

Proper methods of enforcing awards of arbitration.

Double taxation.

Unification of laws governing the check

Providing a fixed day for Easter.

International protection of industrial and commercial property.

Sea transport, including uniform standardized ocean bills of lading.

This last topic covered a subject of greatest moment to international trade. The report of Charles S. Haight, of New York, portrayed in a vivid manner the four years' work that his committee had spent in finally producing a bill of lading satisfactory alike to shippers of many nations and to the transportation companies, which was standardized and whose provisions which were not yet legally enforceable in all countries could nevertheless shortly be made effective by simple corrective legislative enactments when necessary. He showed that American trade alone affected by this totalled seven billion dollars annually Mr. Haight's personal attention to this question involved the utmost perseverance and the expenditure by himself of large sums of money and great amounts of time at home and abroad. It earned for him the gratitude of everyone who has anything to do with foreign shipments. This service is typical of that shown by many others of the International Chamber and his reward is the consciousness of having done a fine job.

In no way can I give you the atmosphere of the conference better than to report upon some of the papers presented, and in order that you may be able to more clearly follow two important papers, I have had printed abstracts of the address of Sir Josiah Stamp upon the subject of "Transfers," and the address of Fred I. Kent, of New York, on "Lessons of the Post Armistice Period." These abstracts are merely condensed statements based upon the arguments in the papers. I have also had printed a diagram showing what the reparations payment should be under the Dawes plan. This plan, as you know, is an elastic plan and no final fixed amount has yet been

(Continued on page 98)

The Vinkemulder Company

Grand Rapids, Michigan

Founded in the year 1888

This is Headquarters

It does not matter how large or how small your transactions with us may be, you will always receive benefits that are the results of long experience, painstaking care and prompt service. We buy and sell everything in Fruits and Produce in car lots and less. Our carlot specialties are "Vinke" Brand Onions and Potatoes. We solicit your orders and offerings.

An old and dependable Produce Firm, nationally known

The Day of Grocery Store Service Has Returned.

This comes from a Northern Michigan town:

As a constant reader of the Tradesman I write for your suggestions on the following:

Our town is a pretty little place of about 600. There are two nice lakes which attract campers for the summer. There are several grocery stores here. I have been going to school—now through—am ninteen. Father and uncle have been running a dry goods and grocery store here all their lives. The people trade with the men they know best. We get our share of both city and country trade, but not nearly what we should. We have a new cement block store, painted white inside—everything nice, clean and neat.

Now, why couldn't we increase our trade considerably if we started a delivery? Nobody delivers here, either in town or into the surrounding country. Would it be a wise idea to make the start? We could deliver cheaper than any of the others, even if they started. I do not see why we could not get a good country trade if we put a car on the road to take orders one day and deliver the next. Each time we delivered, we could take orders for next trip.

Please tell me what you think I feel sure we could get 75 per cent. of the campers' trade if we went right to their cottages. Now they buy elsewhere because we are at the wrong end of town for them. "Our Share" is not enough.

This boy has the right idea. I congratulate the older heads of that business because the young man, just out of school, brings new thoughts and plans into the business. That is what young heads are for.

It is a splendid sign when anyone departs from the rut of being satisfied to have his share and wants more—a lot more—all the business in sight. That is the way businesses grow. Seldom would there be increase or expansion—except by fortuitous circumstances—if men were satisfied, generally, to let well enough alone.

Of course, it will not do to go into this without considering all factors, and the older heads will have something to say, as they should always have. Cars can run farther for less expense, by a long way, than can horses; also cars are more economical on the long haul than the short one; hence the plan of picking up and delivering farmers' orders is sound. That the plan as applied to campers is sound goes without argument.

It may not be economical for anybody to run country deliveries during the winter months, and that factor must be foreseen and taken account of in any such plans. For if the service is to be for summer only, so far as country deliveries go, that must be announced and understood in advance. So far as the town is concerned, deliveries must be made the year round if they are made at all.

But with these provisos, deliveries should most certainly be provided by this store. Service is returning to the grocery business everywhere so markedly that chain stores are, in many cases, providing it. And so far as old line stores are concerned, they are not fulfilling their economic duty unless they deliver.

It seems to me certain, too, that farmers are now provided with so many conveniences, are so accustomed to live on about the same plane of convenience as city folks, and so well appreciate the value of time that they will grasp at the chance to buy where full service is rendered. True, the farmer can now run to town in ten to thirty minutes, where formerly it took him from half a day to a full day, but also he now has to pay so highly for help—and finds it so hard to get it at any price—that he appreciates the value of his hours as fully as anybody to-day. The continued growth of the mail order houses vouches for the soundness of this conclusion. Hence the storekeeper who seeks to offset Sears-Wardbuck in the United States or Eatons in Canada must be on the job with services which are not within the scope of those mail order boys, for which the farmer will be more than glad to pay fairly.

When it comes to the city, there is no argument. Even the thought that you can deliver cheaper than other merchants is a secondary consideration. The idea is to deliver as a proper item of service. If others follow the lead, no matter; you have then to strive to render better service all along the line. Then, again, the man who has initiative to start anything like this usually has reserve ideas he can use to keep ahead of others afterwards.

It is a sign of decadence when you begin to fear your ideas will run out. Don't get into that rut. Think always, "Here's a good plan," and then go to it, regardless of the question whether others will follow. If you work that way, chances are ideas will sprout about as fast as you can harvest them.

Final examinations have just been held by the Institute of Certified Grocers, London. The Institute, as you probably know, trains young folks by a system of night classes to be grocers. I am sure it will pay any grocer to read some of the questions and ask himself how far he could go in furnishing correct answers. For instance:

Cereals: (a) Give the country of origin of the sample A; describe the grain and the type of dressing. (b) Describe the sample B, giving country of origin and how produced.

Spice: (a) Describe the three samples of ginger marked 1, 2, 3, and state countries of origin. (b) Describe the three samples of cloves marked 4, 5, 6, and state countries of origin.

Sugar: (a) Is it possible to distinguish the origin of white refined sugar, whether cane or beet? (American grocers: Do you know?)

"A" receives from a wholesaler a consignment of canned goods, a large proportion of which are blown or unsound. He communicates with the supplier, who promises to send and collect them in three days' time. What steps should the retailer take in relation to the goods in the meantime, and why?

Discuss the legal aspects of contracts with:

(a) Persons under 21 years of age.

(b) Married women.

In what circumstances can the husband avoid liability for his wife's debts?

(a) What do you understand by "The passing of the property in goods?" (b) A specific quantity of preserved ginger is bought, it being a term in the contract that the seller should pack the ginger in certain specified jars before delivery to the buyer. After the contract is made but before they are so packed the goods are destroyed by fire. (1) Upon whom does the loss fall, the seller or the buyer? (2) Would the position have been different if the destruction had occurred after the goods had been packed in accordance with the contract, and, if so why?

A tenant retains possession of premises after the expiration of his lease and continues to pay rent quarterly without entering into any fresh agreement with his landlord. What kind of tenancy is created, how may it be terminated, and how are the landlord's and tenant's respective obligations to do repairs determined?

Those are pretty searching qestions. They are typical of the character of queries Institute students are required to answer. Surely it is evident that persons who can answer such questions are better equipped for the grocery business than—honestly speaking—are the vast majority of American grocers. That, to my mind, is what we must come to in our country before long to preserve our trade.

Paul Findlay.

The Telegraph Operator's Thrill.

Written for the Tradesman.

When the night operator at D—— went on duty he was told by the baggage agent that the body of a former resident of the village had come by train and had been placed in the baggage room to wait until morning, adding, "You will not be afraid, will you?"

"Oh, no," said the operator, and dismissed the matter from his mind. All went well until after the 2 o'clock train which brought him a Detroit morning paper. While looking it over he heard a noise, "Ugh, ugh," from the direction of the baggage room. He went on with his reading a little while when the noise was repeated. He looked into the waiting room, but found no tramp or lounger and then went back to his paper. The third time came the "Ugh, ugh," and thinking that it resembled the dead man's voice, he took his revolver in hand and proceeded to the baggage room. As he opened the door a much louder "Ugh, ugh," greeted his ears and an easily recognized odor his nostrils, and there near the box containing the corpse stood a crate holding a pedigreed hog which had been brought from a big stock farm for shipment to a distant patron; which fact the baggageman had not mentioned to him the evening before

E. E. Whitney.

Was the Bride Pretty?

The young man had brought his bride for her first visit with his parents. Telling his experiences when he took a position in that distant location he said: "The first afternoon I went out on the street to look around I saw seventeen pretty girls and there were only three fellows to wait on them."

"Why didn't you get one?" said his father.

A Comparison.

The old-fashioned grocery store, especially the country store—which was generally a boot and calico mercantile establishment as well as place for the sale of food—is not in all respcts a pleasant picture to look back upon. It was a picturesque place, but not one to stimulate the appetite. Everything that was not of a liquid nature was uncovered and exposed to view. The sugar barrel was as accessible to flies as to the customer, the floor where the molasses hogshead stood was black and sticky with the waste exudations from the faucet, and the codfish and bacon strips hung from the beams along with boots, overalls and straw hats in their season. The grocer himself generally a genial soul to be sure, was not more sanitary in his practices or neat in his apparel than his store was.

There were a few who paid cash in those days and they it was who saved the grocer from insolvency. For the most part everything was bought on credit and the grimy pass books in which the purchases were written down illegibly generally, in stubby lead pencil, was the chief medium of exchange.

The modern grocery store is pretty nearly everything that the old-fashioned one was not. They are as bright, the most of them, as a jewelry store. The most circumspect neatness prevails and the clerks in their spotless white jackets are polite, alert and helpful. Credit may still be had of the grocer, but "trusting out" is the exception rather than the rule. The old penciled account book, which was incorrect a good part of the time, has passed into the waste basket and accounts are rendered regularly and prompt payment is expected. For the most part the patrons go in and pick out what they want and settle with the bright young woman at the cashier's desk.

Defends New Generation.

The best in social life is not undermined: if it were, it would not be the best. The social life of our younger generation is becoming fuller, richer and more intelligent than that of the older generation now passing on. Any "resulting excesses" that may appear are due primarily to the influence of restraints, prohibitions and moral values imposed on us and our ancestors in the past. The younger generation is slowly progressing toward firmer and nobler ideals, and is taking a more practical and hence a healthier view of sex matters.

Puritanism, which is responsible for much of the uglier aspects of modern life, is gradually dying under the potent influence of higher education. Calamities, tragedies, moral lapses, social troubles, etc., are no longer regarded as a sign from God, but rather as the direct or indirect result of hereditary and environmental influences. Truth reposes relatively in the highest and noblest conceptions of life, that can be logically supported by verifiable facts and ample evidence.

Howard Thomas Lakey.

It is all right to leave things to others, provided you select the right others to leave things to.

THE
UNITED LIGHT
& POWER
COMPANY

GENERAL OFFICES: CHICAGO, ILLINOIS
OPERATING OFFICES: KANSAS CITY, MO.;
COLUMBUS, OHIO; DAVENPORT, IOWA;
LINCOLN, NEBRASKA; CHICAGO, ILLINOIS

Operators and Engineers of
Public Utility Properties
throughout the Middle West

Capital and Current Assets Exceeding
$211,000,000.00

The United Light & Power Co.
Illinois Merchants Bank Building
Chicago

INTERNATIONAL C. OF C.

(Continued from page 94)

determined. The problem that confronts the Chamber in suggesting how the Dawes plan can be continuously effective is the one which these papers will show. When you realize the amount of study that has gone into the preparation of the papers delivered at this conference by men who are making the studies in as unbiased a fashion as it is possible for men to work, at the same time having contact with the counsel and advice of leading men in all countries, I think you will appreciate how valuable such studies are. We can consider the advice they give as being worthy of our most careful attention. I think, as a group, we ought to be glad that there are men who, in times of peace, give so fully of themselves up to the limit of their strength, to solve problems which are of value to maintain the peace of the world, just as there were capable men who in times of war led on to victory.

Resolutions were presented and adopted upon all the important themes of discussion, but I will cite those of the Committee on Economic Restoration. They are given below in a free translation from the French text:

1. On the occasion of the last meeting of the Congress in Rome, the International Chamber of Commerce declared itself to be in accord with principles which it recognized should without delay be adopted with the idea of remedying the effects of economic disorder in the world. It notes with great satisfaction that these principles have been in general fashion accepted as just, and that progress in the line of reconstruction has been accomplished in the two years which have elapsed since that meeting. It believes, however, that it is necessary to emphasize again the fundamental character of these principles and to insist on the fact that there are serious difficulties which cannot be surmounted unless they are again recognized, and are met by concerted effort.

2. Dawes Plan. We consider the Dawes Plan the most important measure that has been adopted during this period. Germany's acceptance of the plan confirms our conviction that it is possible for Germany to fulfill the obligations she has assumed and experience so far has proven the success of the plan through the co-operation of the German government and people.

3. Transfers. (a) The problem of making transfers which is raised by the application of this plan, is one without precedent in economic history. Past experiences furnish only a few suggestions. We are satisfied that the apparent difficulties can be overcome, but not except in the light of real experience, and more than that, by the continued study of events by governments, and business men of the entire world, enlisting their best attention.

(b) The Committee of Economic Restoration of the Chamber of Commerce has referred in its report to the different methods by which the necessary transfers can be brought about. It seems hardly possible that this problem can be solved in any one manner, for it necessarily requires the application of several methods.

(c) A Committee on Transfers was created for the purpose of converting sums accumulated in German gold marks into equal values outside of Germany. It is necessary that they receive the aid of all governments and business men of the entire world. The Chamber itself will do everything in its power to be of service.

(d) The use of these transfers implies the co-operation of all interested countries, but a particular responsibility rests on Germany, who must do everything she can possibly do to facilitate them. Any failure on her part will bring unfortunate consequences, both to Germany and other countries.

(e) The considerations which count in the problem of transfers apply with the same force to the question of interallied debts. Every attempt to transfer excessive amounts in the payment of obligations must necessarily react upon the monetary and budgetary situation of the country in question, and cause trouble in the financial situation. Some particular precautions are necessary to avoid such difficulties and it is very important to take count of the economic conditions both within and without countries interested.

4. The General Amelioration of Economic Conditions. (a) The Rome resolutions recognized the necessity of balancing budgets, of placing an end to inflation by disordered currencies and of reducing governmental expense, to the end of assuring the re-establishment of production, of commerce and of work. Real progress has been accomplished in that direction, but we must emphasize that there remains still much to be done. It is only to the extent that governments seriously address themselves to considering the economic aspects of problems laid before them, and clearly analyze public interest, that the best conditions of existence and real progress can be obtained.

(b) In general the progress toward a balanced budget has resulted up to now rather in an increase in fiscal charges than in economies.

5. Interallied Debts. In its Rome declaration, the Chamber expressed an opinion that the question of Interallied debts was one of those which was of keen interest to the general situation and that a solution of that problem ought to be found as soon as possible. Certain agreements for the liquidation of debts have resulted and some new agreements are in sight. The settlement of this question as a whole has a very considerable influence upon re-establishing public confidence, basis of credit, etc., and, in consequence, it will facilitate the balancing of budgets and stabilizing currency. The principles given out in the Rome resolutions retain their value and do not need modification. That being so, how necessary it is to now solve problems in just fashion, showing the varied interests of nations as creditors and debtors, which question is still unsettled.

6. Obstacles to Come. The Chamber calls attention to the obstacles which prevent the return of a normal condition of commerce and trade, obstacles which provide artificial barriers between nations; for example, excessive tariffs, unreasonable commerce restrictions and arbitrary restrictions surrounding transport. All these restrictions serve to increase the price of delivered merchandise and prevent distribution and employment to the argest extent of world production, such factors underlying the best conditions of living and progress. The Chamber asks that business men of all countries study these questions and direct their influence toward suppressing as promptly as possible unnatural uneconomic restrictions of this kind.

7. Re-establishment of Peace and General Confidence. It is neither the aim or desire of business men to protect the interests of any particular class. Normal conditions and production naturally lead to the prosperity of all classes of society. The healthy expansion of business is an assured method and most efficacious for assuring the well being of every class and the overcoming of the difficulties of the present time. For bringing about this development, all the resources of the world should be freely used in the development of new enterprises and in the extension of credit. One factor controls the full utilization of these powers and that is the re-establishment of confidence. The menace of war is the greatest obstacle to the reestablishment of confidence. Business men can accomplish most through their people by understanding the advantages that good will brings. It is nevertheless the province of governments embodying the political authority to advise the best means which exist at this time for assuring the people of peace and taking away the fear of war. The solving of these problems is the greatest task for governments. They can not hope to establish true prosperity on any other foundation, and to attain this it is necessary that statesmen shall boldly direct the government. It is also necessary that jealousies, rivalries and suspicions between nations disappear. An honest desire for peace on the part of all people is indispensable.

8. Continuation of Studies. The International Chamber of Commerce has a duty to in every way in its power contribute its wisdom to the solution of the problems which we have cited. To this end the Chamber should be instructed to appoint one or more committees as may be necessary to help bring about a recognition and practical application of the principles which it has always proclaimed.

Having given you all of this dry matter to digest, may I now lighten up the task in closing, by telling you about some of the nice entertainments which were given the delegates who survived the ordeals of the day by day grind in the council chambers?

On Monday night of the week, the College of Burgomasters and Aldermen of the Common Council of the city of Brussels invited us to spend the evening at the famous Hotel de Ville, or City Hall, where they formally welcomed all delegates.

On Tuesday evening Ambassador and Mrs. Phillips received the American delegation at their magnificent residence from 9 o'clock until midnight. This was a formal affair with refreshments, music and dancing, but the host and hostess were cordial and charming. On this occasion I met the military attache of the Embassy who told me that the seeds of another war were sprouting—that everybody knew it—and that it would certainly take place within five years. A few moments later I had a chance to ask the same question of the Ambassador himself as he stood apart, and he said "There will be no war in your life time or mine." Naturally I choose to believe that the Ambassador knows best.

On Wednesday night the magnificent offices of the Bank of Brussels were thrown open to us all and we wandered through counting rooms and palatial tapestry hung offices to our heart's content. An orchestra of a hundred pieces played the entire evening and there were refreshments of the kind one reads about in history, some of which looked like liquid gold, but I was told that the effects would not last as long.

On Thursday night a reception was given to President Willis Booth of the Chamber in the salons of the University Foundation. Mr. Booth had proven himself a diplomat and a very efficient presiding officer, and this reception was quite apropos.

On Friday night was the great banquet to all delegates at the Palais d' Egmont. I presume 1,000 guests attended this, but they were as comfortably cared for and served as though the number had been small. At all of the functions full dress was expected.

On Saturday everybody boarded a special train to take us twenty miles to Antwerp, where we were entertained by their Chamber of Commerce, who showed us a great part of the four miles of docks, the Steene Museum located in an old castle, their City Hall where felicitations were passed, and then gave us a dinner correct in every appointment and detail, even to four kinds of wine. We had time to see the town fairly well and get back to Brussels for the evening.

Of course every delegate had a few private affairs of his own on the side, so that there was not too much time wasted in sleep, but I came away feeling that there had been gathered together a large group of earnest, thoughtful, intelligent human beings who were interested each to the extent of his ability in the promotion of understanding and fellowship among the nations of the world in a practical way. If individuals can understand one another, certainly nations can. The International Chamber is one of the potent agencies for promoting national understandings and my hat is off to its organizers and supporters for what they have done and can do to keep peace among men.

Clay H. Hollister.

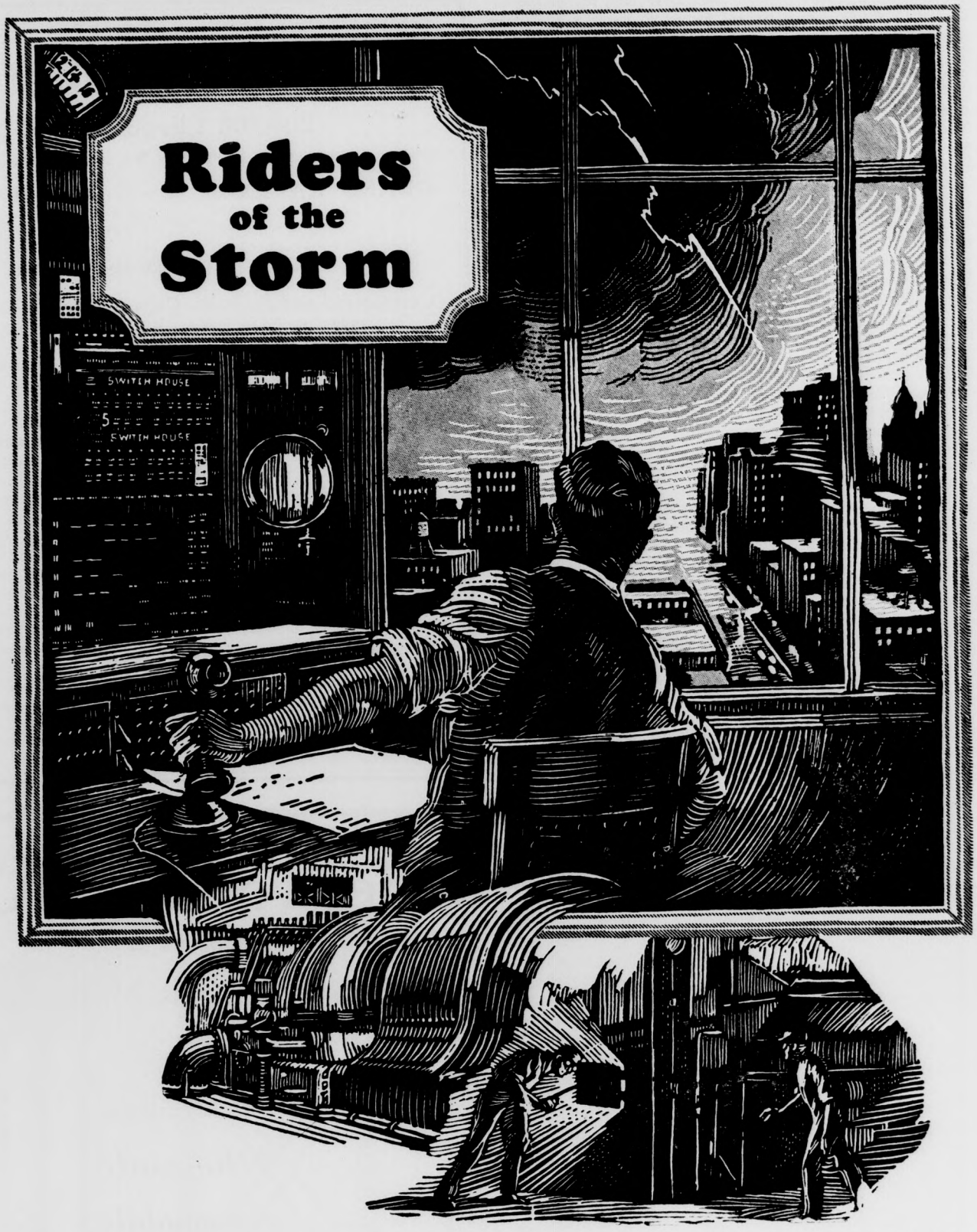
More Scotch.

A Scot applied for a position as patrolman on the London police force. Here is a question they put to him in Scotland Yard and his answer:

"Suppose, MacFarland, you saw a crowd congregated at a certain point on your beat, how would you disperse it, quickly with the least trouble?"

"I would pass the hat."

A man who won't recognize a better way of doing a piece of work than his own way isn't going to get very far.



As you sit in the snug comfort of your home, a living chain of men battles for you. In the power plants—out along the lines reaching from city to city—and right in your community.

At the heart—the Load Dispatchers at Jackson, Grand Rapids and Saginaw, in direct phone or wireless contact with every power plant. Every power demand on every plant—every weather condition—every generator, boiler and water-power turbine running, is known to them.

Then, come storm or trouble—they give instant orders so that service may go on—reserve power supplied from sources miles away through the great 1500-mile super-power system.

Night and day this great system, with its hundreds of miles of line, is under the watchful care of loyal forces. An organization trained for emergency, and with waiting equipment, is ready. "Riders of the Storm" are they—with one purpose—the service of Consumer Fower Company shall be at your fingertips when you want it.

Millions of dollars—much of it the investment of your own fellow-citizens—are in these power resources and every dollar is devoted to serving you and all the people.

CONSUMERS POWER COMPANY

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Shopping Bureaus Aid Retail Sales.

The number of personal shopping bureaus in retail stores has increased rapidly during the past few years, and the importance of such bureaus in promoting sales is receiving wide attention. The Bureau of Research and Information of the National Retail Dry Goods Association has made a study of the functions and value of the shopping bureaus based on a number of questionnaires sent to stores that are now operating them. Of paramount importance, it is brought out, is the fact that the shopping bureau strengthens the good will of a store through making the relations of customers with it as personal and intimate as possible.

"In the old days, when both stores and communities were small," the Bureau of Research and Information points out, "it was possible for the merchant to know his customers, their likes and dislikes and their wants and needs, and to gain their good will and loyalty because of intmate knowledge of their every-day life. To-day, in our large cities with their great retail establishments employing thousands of workers, it is impossible to have this intimate knowledge of customers because of the changed conditions which are everywhere evident.

"Progressive merchants, however, realizing the value of good-will and the harmonious relations of customers to a store, have endeavored to retain them through one medium or another. Perhaps no department in a store can do more to accomplish this than the personal shopping bureau Merchants operating such departments tell interesting stories of how this confidence and loyalty have been built up and made secure for their stores in innumerable instances."

The Research Bureau goes on to say that William Filene's Sons Company of Boston has published an interesting example of this in a book entitled "What Is Filene's Personal Service," which is given to customers This example deals with the experience of an Armenian family which came to the store on their second day in this country Beset by perplexities, this family had the greatest difficulty in buying their new American clothes until the personal shopping bureau was pressed into service. Then all the difficulties were eliminated as if by magic. The children were outfitted from head to foot, as were the adults; their hair was dressed, and other details were attended to.

There was so much of a transformation made that when the father came back a few hours later he did not recognize his family. He insisted that the store had made his family better Americans than all the naturalization papers in the country could do. The personal service bureau did not withdraw its friendly interest in these new Americans after helping them with their initial outfit The girls came in several times later for shopping advice.

"Besides building up good will and loyalty for an organization," the study continues, "a personal shopping bureau in many stores is an important factor in catering to the wants of out-of-town customers, and hence brings to the store a considerable volume of business which otherwise would go to the mail order houses In fact, one of the important factors in meeting mail order competition is to offer the customers who are unable to come to the store the same service which the large mail order houses afford them. This the shopping bureau, either working in conjunction with the mail order department of the store, or working independently where no mail order department as such, exists, can go a long way toward accomplishing.

"Figures are not available showing the number of stores that operate personal shopping bureaus, but of thirty-four stores to which questionnaires were sent twenty operate well-organized bureaus. Two stores replied they were attempting to give personal shopping service, but only in a small way. Twelve stated they did not operate such a service bureau for their customers at the present time.

"It is interesting to note the class of people who make use of a personal shopping service. This will enable the merchant who is contemplating such a department to determine whether the type of customer to which his store appeals would be interested in such a feature. In the stores investigated it was found that the kinds of customers using the personal shopping service were: Exclusive and high middle class, five stores; middle class, four stores; middle and popular class, one store; popular class, two stores, and all classes in equal proportion, three stores. In several cases mention was made of the fact that customers using this service most frequently are those residing out of the city.

"It is not surprising that the majority of patrons are to be found in the middle and exclusive classes, for in these classifications will be found those who desire services of this kind and who will trade with stores which are equipped to render such services. The customers of the popular-priced class prefer to buy where prices are lowest, and they very rarely seek professional advice regarding their purchases.

"The work of the bureau in all cases is under the supervision of a well-trained woman. It is work that requires a woman interested in clothing, furniture, interior decorating and so on. She must have many social acquaintances and be able to judge their tastes accurately She must know store merchandise in a general way and possess executive ability as well. The success of the bureau is largely dependent on the personality of the woman in charge—upon her ability to captivate the customers' interest and good will, so that they will feel that the store has a genuine personal interest in their welfare.

"Obviously, a woman of some maturity and one having a good general cultural training, as well as exceptional ability, is needed. The salary for the director of the bureau depends largely upon the amount of business done through it, but usually a straight salary is paid in preference to compensation on a commission basis. Women who are directing the activities of successful bureaus are reported as receiving salaries running from $6,000 to $10,000 a year."

The bureau's report goes on to say that the firms answering the ques-

C. W. Mills Paper Co.

204-206 Ellsworth Ave.

1 Block South and 1 Block West of Union Station

GRAND RAPIDS MICHIGAN

DISTRIBUTORS OF

Certainteed and S. P. C. Co.'s Roofing,
Ohio Blue Tip Matches
Richland Cord Tires, Coleman Lamps
Magic Ice Cream Dishes,
Vortex Ice Cream Service
Vortex Drinking Cups
Reach Sporting Goods

JOBBERS OF

Wrapping Paper, Paper Containers,
Crepe Paper, Toilet Paper
Paper Napkins and Towels
Woodenware, Cordage, Clothes Lines,
Brooms and Brushes, Printed Sales Books,
Gloves and Mittens, Hosiery, Pipes
Purses, and many other specialties.

Sherwood Hall Co.,

LIMITED

Grand Rapids, Michigan

Wholesale
Automobile
Accessories

Sixty Years Service and Satisfaction in Western Michigan.

tionnaire differ in their ideas of what the business and academic training of the director should be. Seven stores reported that they required the completion of a high school course. An equal number required the completion of college work, or at least some college training. One store said no special traing was necessary. Under business training, eight required store experience, two stores said no business experience was necessary, and one store declared the director can be trained in the store. One store rated business training more important than acadmic work.

"We found that there was a great deal of variation in the number of people employed and in the type of work performed in the various stores included in this study," the report continues. "It was interesting to note that there is little direct relation between the size of the bureau and the size of the store. Some of the larger stores, in fact, have so organized their activities that what is delegated to the personal shopping bureau can be handled by a staff of two people. In nineteen stores the number of employes varied from one to ten in individual cases. The store having ten employes in its shopping bureau ranked third in annual volume of business."—N. Y. Times.

A Good Business Letter Writer Always Remembers:

—To consider each letter a sales letter.
—To treat each letter individually.
—To plan beforehand what he has to say.
—To use plain, ordinary language.
—To vizualize the addressee's first impression on opening the letter.
—To place himself in the addressee's position.
—That it is best to omit slang.
—"Brevity is the soul of wit."
—To keep his purpose in mind.
—To be courteous.
—Not to attempt to be highbrow.
—Never to permit himself to become careless.
—To place himself on a level with the addressee.
—That he should learn as much about the addressee as possible.
—To be businesslike.
—To take nothing for granted.
—Not to be ambiguous.
—Not to use unnecessary words or ideas.
—To be complete in every detail.
—To proof read his letters.
—To be sincere.
—To spell correctly.
—To read every letter before sending it out.
—To avoid arousing his reader's opposition.
—To make his letters 100 per cent. interesting.
—To be intimate, but not familiar.
—To write with feeling.
—To be reasonable.
—To create an attitude of good will.
—To use the psychology of suggestion.
—To obey the principles of business ethics.
—That "honesty is the best policy."
—Not to use stereotyped expressions.
—To look up all the words he is not sure of.
—To make his paragraphs pointed.
—To have a central theme.
—Not to talk around the bush.
—To be optimistic rather than pessimistic.
—To choose a proper business stationery.
—To mail his correspondence early.
—To use tact and diplomacy.
—Never to fly off the handle.
—Never to threaten.
—To write so that he will receive a reply.
—To be convincing.
—Not to exaggerate.
—To have a dominant appeal.
—To create the impression of his careful consideration.
—To back his statements with authority.
—To be authorative, but not egotistical.

Trend Toward Lighter Fabrics.

The trend toward still lighter weights and finer effects in dress goods is amply demonstrated in the Spring lines which have been opened thus far. That it will also be a feature of the important Spring showings yet to be made is unquestioned. The firm generally considered to be the leader in the production of high-grade fabrics for women's wear is expected to bring out new weaves exceeding its former productions in both lightness of weight and fineness of weave. It has come to be a trade saying that the lighter goods will sell when the regulation cloths are untouched. This has been particularly true of dress worsteds during the past season.

Some Reorders for Fall Suits.

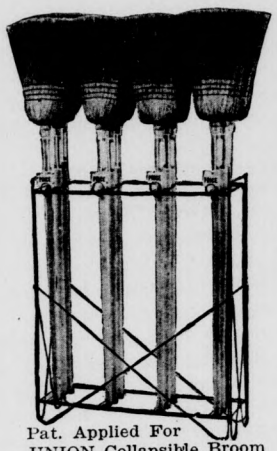
A small volume of reorders for men's Fall suits has come through to manufacturers. The retailers have yet to get any substantial reaction to their offerings for the new season, and in this they are dependent on the weather for help. One of the features of the buying at wholesale is the comparative increase in the orders placed for double breasted suits. Retailers are finding that this style is taking quite well, although the single and two button English sack suit is still outstanding in the vogue. Blue cheviot suits have met with much favor, and the blue shade is said to be taking better than browns or tans in a number of centers.

Doing Well With Flannels.

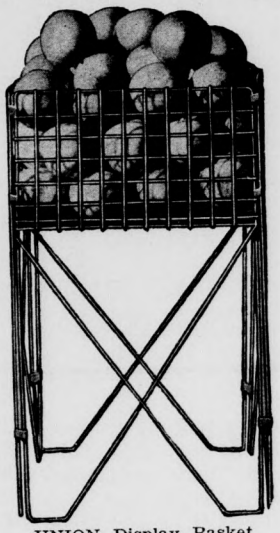
A nice business continues to be reported in flannels. The mills making these dress weaves say, however, that most of the orders are coming from retailers, who are offering the fabrics in their piece goods departments. The cutters-up, after the decline in favor of flannels during the latter part of last Fall have given them little or no attention. It is held possible, however, that they may again be factors in the purchase of the cloths if the over-the-counter demand continues strong. Stores and jobbers in the Middle West have been doing exceptionally well with the goods.

Of two hundred customers asked why they stopped buying at some stores and changed to others, 47 replied that it was because of the indifference of clerks.

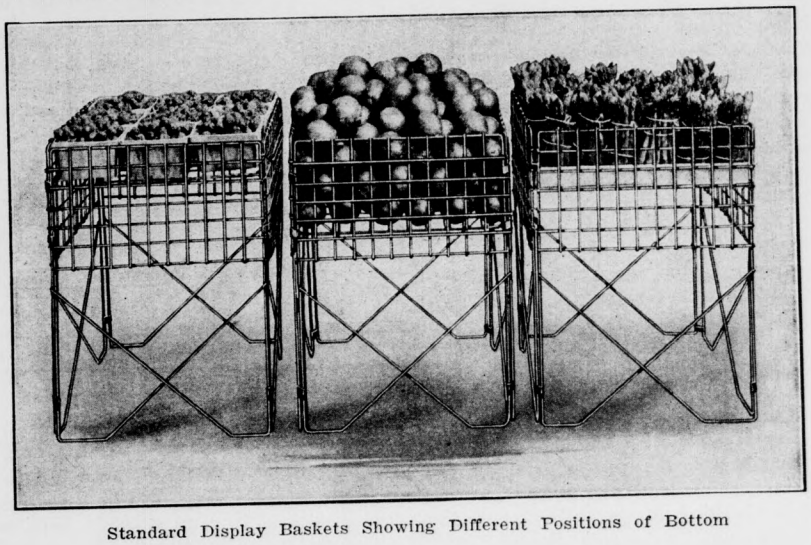
DISPLAY YOUR GROCERIES THE UNION WAY



Pat. Applied For
UNION Collapsible Broom Display Rack



UNION Display Basket
Pat. Applied For



Standard Display Baskets Showing Different Positions of Bottom

Sell six brooms where you are now selling one. *Move your excess stock and "shelf-warmers" with UNION Display Baskets*

UNION WS-49 Broom Display Rack will enable you to display your brooms in a neat and attractive manner. Bring yours brooms out in the front part of the store where they can be seen by customers passing in and out. Remind them of a worn out broom at home, and profit by the results.

Others are now selling six brooms where they previously sold one.

You can do the same with a UNION Broom Display Rack, and your **increased sales will pay for the rack in one week!**

The rack is made of electric welded steel wire and finished in an attractive green enamel. It folds up and is shipped in individual shipping cartons.

Every Retail Grocer should have one or two of these racks.

UNION Display Baskets help you to take advantage of 100% of that valuable display space along the aisles in the front part of your store. They are neat, attractive, sanitary, and built to last a life time. **They are made** of electric welded wire **in two convenient sizes,** and finished in green enamel. The collapsible feature permits their being folded up and packed in individual cartons for shipping.

Note that the bottom can be adjusted to any depth or angle, enabling you to make the same effective display from a half bushel as you would get from a bushel and a half. Fresh vegetables can be readily displayed in water when the metal pan is used in the basket. At the right, in the above cut, the metal pan is adjusted to the desired height to secure the best display of asparagus in water. In the center, the bottom is raised in the rear so that the basket appears full, yet there is only one-half bushel of oranges in these baskets. At the left, in the above cut, the bottom is raised to display the quart boxes of Strawberries on a level with the top.

With a fine wire mesh liner this basket is just the thing for displaying candies, nuts, cranberries, toys, or any other small articles during the **holiday season now approaching.**

Every grocer needs from one to six of these baskets to display his merchandise in a proper and effective manner. Ask your jobber, or write us for circular and prices.

Note Adjustable Bottom

Manufactured exclusively by
Union Steel Products Company
Albion, Michigan
Dept. 56

WHAT HAPPENED TO GRIDLEY

Good Lesson For Small Communities Everywhere.

Gridley admits that it has 1,700 people—men, women and children—and that 4,000 more live within a 10 mile radius; and that it is located right in the heart of a very rich country in Northern California; and that the buying power per capita is unusually high. But there was a fly in the ointment.

Most of the store buildings in town were erected thirty or forty years ago when wheat fields covered the landscape in every direction and dirt roads, impassible in Winter, were the main arteries of transportation. Times changed. Wheat fields were turned into peach orchards, vineyards, rice fields, dairy ranches, alfalfa fields—all abundantly watered by ample irrigation.

The automobile came. Trunk line paved highways took the place of dirt roads Most every family, since it could afford the price, bought an automobile and took "little journeys" to the larger cities twenty, thirty and sixty miles awy. A new world opened up to the residents of this district. They discovered in the larger cities new and modern stores, with beautiful show windows and well displayed merchandise, very obliging sales people and some good buys in merchandise.

They had never before journeyed more than a few miles from home, but now the frequent trips to the big towns compelled them to compare the modern stores with the general country stores that had been so common in Gridley for lo these many years.

They felt that the little country stores didn't measure up—not that they couldn't, but the simple fact was, they didn't.

These "little journeys" increased from once a month to once a week, and oftener. The Gridley storekeepers lamented that there was no town loyalty in their fellow citizens. They tried, without much success, to foster a Trade-at-Home movement, but the procession to the larger cities increased in size and frequency.

Just what happened to the country storekeepers of Gridley has already happened, or is happening, to the storekeepers in ten thousand small towns all over the country.

A long, rangy, brainy man, Jim Ownby, president of the Chamber of Commerce and an ex-banker, who had invested a goodly portion of his fortune in real estate and buildings a dozen years back in the town of Gridley and in farming land round about, saw the handwriting on the wall—that either Gridley must wake up and meet this new competition or ultimately go out of business, and in that case his buildings would serve as "belfries for the bats" and the grass would grow green in the streets of Gridley.

He told the plight of Gridley to Richard Neustadt, manager of the Retail Merchants' Association of San Francisco, and asked hm for a solution. The answer was quick, sharp and decisive.

"Your merchants must either do a better job of merchandising or go out of business. They can no longer keep general country stores and get by. Get a merchandising engineer on the job and carry out his recommendations."

Jim Owenby can both think and act.

The merchandising engineer made a thorough examination of the trading territory; estimated the buying power of the district and the business that should be done; determined the amount that was being spent outside of Gridley every month by the citizens of the district ($30,000 per month); investigated every retail business in town; secured a complete statement of assets, liabilities, business done, etc., from every merchant; made a thorough survey of stocks, buying and selling methods, sales people, finance, show windows, merchandise display, marking rates, expense budgets, turnovers, advertising—in fact, everything that could have any bearing upon the subject.

A complete balance sheet of the town was made up. The facts of merchandising, or lack of it, were studied and it was found that the merchants had spent for the preceding year 3/5 of 1 per cent. for advertising, when they should have spent 3 per cent. Many slow turnovers were discovered, due to bad buying and poor methods of selling—some stocks turning only one and one-half times per year when they should have turned over four times.

With the facts before him the engineer analyzed and made recommendations; first, to this merchant on buying, to another on marking rates, and to another on model stocks. He made plans for co-operative advertising, and suggested improvements or better-to-the-minute accounting and merchandising records were set up for those who needed them. Sales quotas, buying quotas, model stocks and price lines were established. A general housecleaning of "dead lines" took place. Schedules of net profit, expense, sales and buying were set up and the definite responsibility placed upon every store owner or manager to keep up to schedule—for this was to be a community effort in better merchandising.

Gridley has two newspapers—one a with 300 circulation, the other a semi-weekly with about 700—but neither covered the 1,600 families of the trading territory. The next step, therefore, was to print and mail a "Shopping News" to every family twice each month. This would give the merchants of Gridley an opportunity to get their message across to their buying public.

Never once have these merchants appealed for patronage upon any basis except that of merit. Here is a characteristic statement:

"The merchants of Gridley are making a sincere effort to give you good service, and the right merchandise at the right price. They expect to enjoy your trade on merit only. They will do their best to make your visit a pleasant one, whenever you may come."

And five months later, Gridlye had a well-knit Merchants' Association engaged in promoting effectively the interests of the retail merchants. Every member of the entire group was making money—and with a better volume and a better net profit than last year.

These Gridley merchants realize that the first round in the battle for success is not final victory. They are determined, however, that their little city shall not be beaten by the indifference and lack of merchandising ability of its own merchants. They are studying merchandising as never before, buying books on retailing, making frequent trips to the larger cities to study methods, show windows and merchandise display, buying, etc. Every week sees change and improvement in their own stores.

Business history is filled with many illustrations of a big business located in a small town, of some man with a vision of the right merchandise and service and price in the little village, and who undertook to give them all, and whose business like Jack' bean stalk, grew and grew and grew, and finally landed the owner into the lap of wealth and fame.

There is no place however small that does not hold an opportunity for some one who has a real desire and the ability to serve—and real service is so rare that it always pays very large returns.

From a sleepy-eyed village of country storekeepers, Gridley is rapidly turning into one of the modern small towns of the country. And no big town can win its trade.—W. L. Butler in Forbes Magazine.

Grow from Within

"Grow from within:" This is the way
Our cities must be built to-day;
For, cheating competition past,
We must co-operate at last.
Too long have men fought tooth and nail—
Yet wondered why so many fail—
Together, there is naught worth while
We cannot do—let's make the trial.

"Grow from within!" We know that there
Are men within our cities fair
Who, with the help that we can give
Could build a business which would live.
What better way for us to use
Our talents than to try to fuse
Together some small worthy shop
Which some day may climb to the top?

"Grow from within!" For, as we aid
These others we shall find we've made
Prosperity for each and all—
'Tis not alone we stand or fall.
Co-operation rules men now,
So let us all more firmly vow
We'll stick together, thick or thin,
And day by day "Grow from within!"

E. Everett Evans.

Here's a Fish Fable That Has Very Pointed Moral.

W. F. Viehe, sales manager of Bement & Seitz Co., wholesale grocers, of Evansville, Ind., relates for his salesmen a fable on fish, as follows:

"A traveling man who was driving through the country, after a big rain had fallen, noticed an old negro fishing in a little puddle which had formed right in front of his door. The traveling man stopped and asked him what he was doing. The old negro said, 'I'se fishing, Boss.'

"'Why,' said the traveling man, 'don't you know there are no fish in that little puddle of water?'

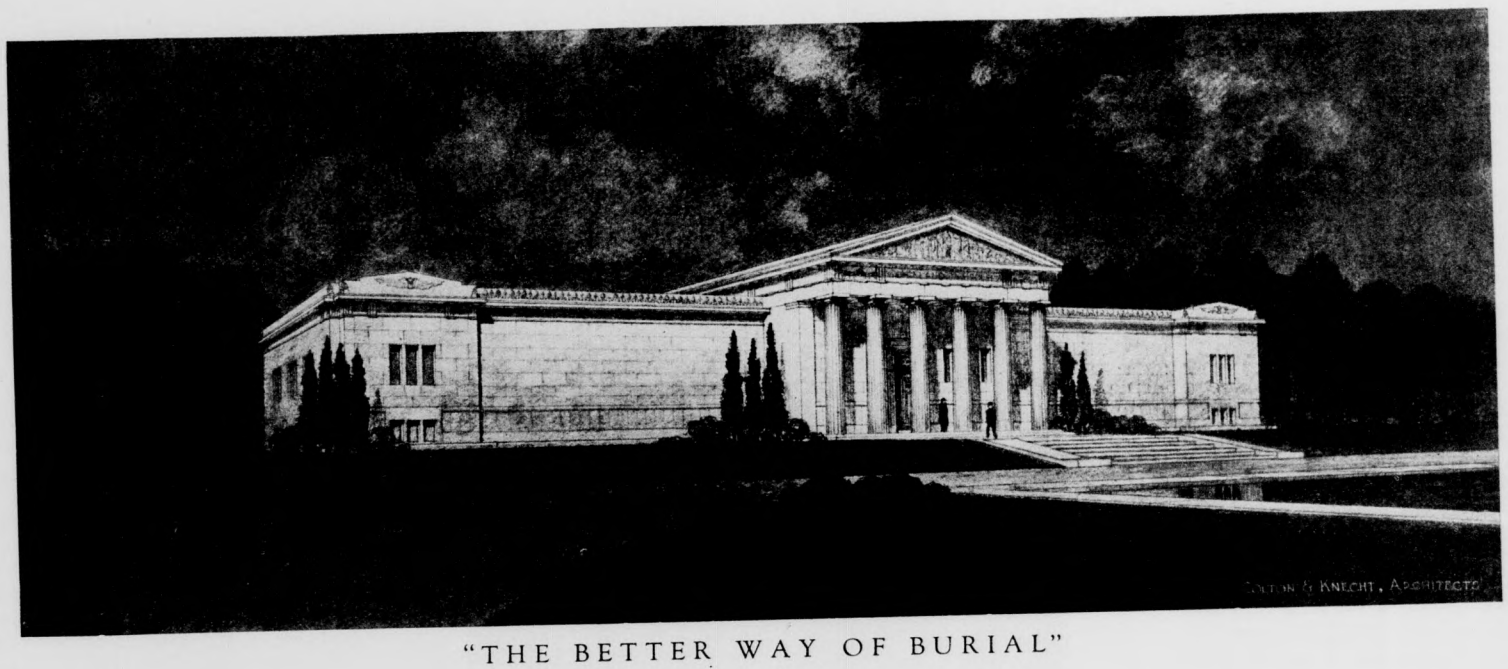
"'Yas, sir, Boss, I knows there ain't no fish in here.'

"'Well, why in the world are you fishing in there?'

"'Well, Capt'n,' the old negro said, 'you see, it is so convenient.'

"Don't a great many of us find ourselves fishing in the most convenient places instead of going after the big game fish that are harder to land?"

AN IDEAL REALIZED



"THE BETTER WAY OF BURIAL"

GRACELAND MEMORIAL PARK AND MAUSOLEUM

East of Grand Rapids on Cascade Road

THE DESIRE TO PROTECT THE DEAD Is one of the oldest and strongest feelings we have. Ever since the beginning men have sought to preserve the remains of their loved ones. How well they have succeeded! Taj Mahal of India; the Hills around Jerusalem; the Catacombs of Rome along the Appian Way and the Banks of the Tiber; two of the "Seven Wonders of the World" the Pyramids of Egypt and the Mausoleum of Halicarnassus; and in our own country the Tombs of Grant, Lincoln, Garfield; Rosehill Mausoleum and Oakridge Abbey, Chicago; Vahalla Mausoleum, St. Louis; Forest Hill Pantheon, Kansas City, Mo.—

GRACELAND Mausoleum now brings to YOU this Golden Opportunity. Hundreds of families have taken advantage of this sublime means of perpetuating their names and giving to their beloved the assurance of protection for all times. Is your name there? There are a few Single Crypts, Family Sections and Private Rooms, still available at Moderate Prices.

A COMFORTING THOUGHT

To feel that we likewise have cherished and honored our beloved, and so thoroughly protected from destruction by the elements of the earth, that tenement wherein abided a well-beloved soul; to know that they lie secure and peacefully sleeping behind these walls of everlasting marble, is the most consoling thought we can have to compensate for that tragic parting—Death.

For Additional Information Call

GRACELAND MEMORIAL PARK AND MAUSOLEUM

Grand Rapids, Mich. 310 Grand Rapids Savings Bldg. Bell Main 2221 Auto. 66-919

JOHNSON'S PANACEA.

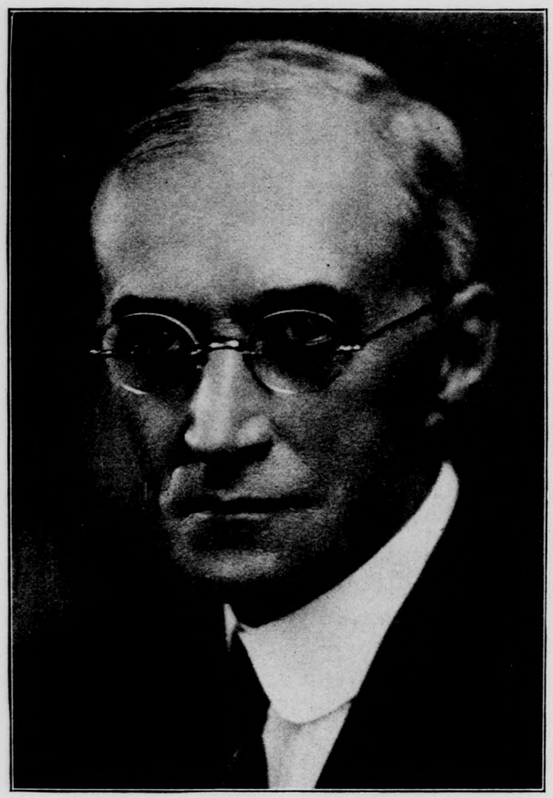
It Is the Perusal of Progress and Poverty.

What I do not like about Michigan Tradesman anniversaries is that they seem to come so often, and when we get to an age of wigs, glass eyes and a few other mechanical accessories, anniversaries and birthdays are apt to make us think. But why fret? There never will be too many Tradesman anniversaries. To the merchant it is like the Rock of Gibraltar and pretty safe for him to tie his bark unto.

Michigan recognizes Stowe as an able editor. Yet I would say that Stowe for Stowe is not a howling success Unless the successful man can occasionally enjoy some of the fruits of his own labor, then he has what I would call poor taste. For the last forty-two years Stowe has given the merchant the best that is in him and he should now have his house in order so he could sit down under the Tree of Life and eat an apple once in a while. Of course, if he expects to reap his reward hereafter, all well and good, but I am not much of a gambler and would rather eat a little fruit along the way. In the past I have often cashed in on Stowe's advice. Now I am going to give him a piece of my mind, not so much for his benefit as it is to get the stuff out of my system.

In my imagination I am going to boss Stowe for six months. And it is needless to say that anyone who thinks he can boss Stowe has an awfully exaggerated imagination. The first thing I would have him do is to buy two long tickets, good for Stowe and wife for a trip around the world. With Stowe's ability as a descriptive writer I would have him send in a one or two page article every week. There would not be one merchant or his family who would not be waiting and watching for the postman to deliver the Tradesman.

A few days ago I rode over some of my old territory and it set me thinking. And I want to admit that it is an awful shock to the nervous system for a retired business man to start thinking. In riding along over the roads where I used to drive a horse and buggy selling cigars it seemed as though two-thirds of the corner country grocery stores which were then so prosperous have disappeared and the farms, too, along the way did not have the same healthy appearance as in the days of yore. Even the villages looked run down at the heel. What's the matter? In the language of the street may I ask, "What's eating us," Ask the farmer what he gets for beef. Then look at the price we pay for a little piece of meat. Surely the retail butchers are not getting the difference. Farmers almost give away hides and what do we pay for shoes, and the retail shoe merchants are not getting rich either. What's the matter? Politically speaking, the average farmer has about as much sense as the cow he milks. In Michigan he is a Republican and in Texas he is a Democrat. In politics the farmer is as stupid as we city folks We let the genteel higher ups bunco us by a due process of law and every time they have a bushel of laws passed in Washington there comes a few more wrinkles in the poor man's belly and the tummies of the rich round out a little more. And when they pat us on the head and tell us they have laws passed for our special benefit we swallow that stuff like a babe does mother's milk. Is it any wonder that when we hip, hip, hoorah for our respective parties that the jackass in the next lot thinks he hears the voice of his brother. It would almost seem as though the good Lord had been playing a joke on civilization when he made the United States of America, the richest country on the face of the earth, and then populated it with such as we. The little time the average citizen is willing to give for civic duties makes it doubtful whether we as a whole are as yet fit for a Republican form of government. We



Gerrit J. Johnson.

prate about our 100 per cent. Americanism. Yes, we are all 100 per cent. for ourselves, but when it comes to demanding 100 per cent. for the 100 per cent., we get muddled up in our figures. Jus so long as the fellow who does the most gets the least and gambling in land and foodstuffs pays far better than raising corn, beef and cabbage, all this propaganda by well paid professional orators about 100 per cent. Americanism to me is bunk.

For instance, what chance have the young people to-day to get into business for themselves. Yes, I know there are exceptions where some have gone ahead in spite of all obstacles, but we can find exceptional cases in the most impoverished country. In this land of plenty with its increasing wealth why not the young people's chances increasing instead of decreasing. Thirty-five years ago the writer bought $15 worth of leaf tobacco and started in the cigar business. To-day leaf tobacco is largely in the hands of a combination Thirty-five years ago I had $20 worth of cloth signs painted and tacked them up myself and that was then considered quite an advertising stunt. To-day $1,000 worth of advertising is not one drop in the bucket. I am just trying to show that the young people to-day are facing an entirely different problem getting into business for themselves than we did in the days gone by. These same changes have taken place in all manufacturing lines. It is about the same in the retail business. In Los Angeles one chain store company owns 300 retail stores. Whenever they open a new store all other nearby stores take to the woods. The same condition is coming about more or less in all other cities. About the only chance to get into the retail business in an American city to-day is to be a foreigner who keeps his store open day and night, seven days a week and raise a brood of kids in the back part of the store. Of course, our profiteering patriots claim that any one dissatisfied with our present state of affairs is a calamity howler One of the wonders of the world is how the American can have so much liberty and yet so little freedom. It seems to me one of the great dangers to our Republican form of government is that money largely controls the avenue of thought and unconsciously our minds are being moulded as money bags would have us think.

One thing we have yet to learn, that society is like a piece of fabric. The laborer, farmer, merchant, professional man or manufacturer are all woven together and you cannot injure the one without hurting the other. Our present tax system taxes everything that is industrious and passes the idler by. Our tax system is like a cancerous growth working its way into the marrow of the backbone of our Nation. I would say to all young people—and I mean by young people those whose minds are not set and still do their own thinking—go to the public library or bookstore, get a copy of Henry George's Progress and Poverty. After you read it you will live in an entirely different world. G. J Johnson.

Cheatham Leaving on Vacation Gives Parting Advice.

J. F. Cheatham, salesmanager of the Mayfield Company, of Tyler, Tex., previous to going away on his annual vacation, left the following words of counsel with his sales staff.

"Now men, while I am pushing you, don't lose sight of the fact that we want a profit on all sales in keeping with the commodity sold, and in keeping with good business, and that I am not going to be satisfied with volume, as you know I am no volume vulture, but am a consistent profit partaker. We need the profit on every sale, and we must have it, and unless we get it we are going to know the reason why, and let's not have to ask and answer any questions about this matter, as you all know just how I feel about it, and I'm sure you feel same as I do about it, as I certainly have been in harness with you long enough for you to know me, and for me to know you.

"Remember that we at all times carry a full and complete assortment of eats and we can get the business with the proper attention to each article.

"Let's remember to cultivate the little fellow now, the one that buys every week, and pays the following week.

"Don't forget we were all babies once, and if we had not been properly nourished we would not have been here in the physical condition we are, and that we had to have some attention paid us, so that we could grow and expand.

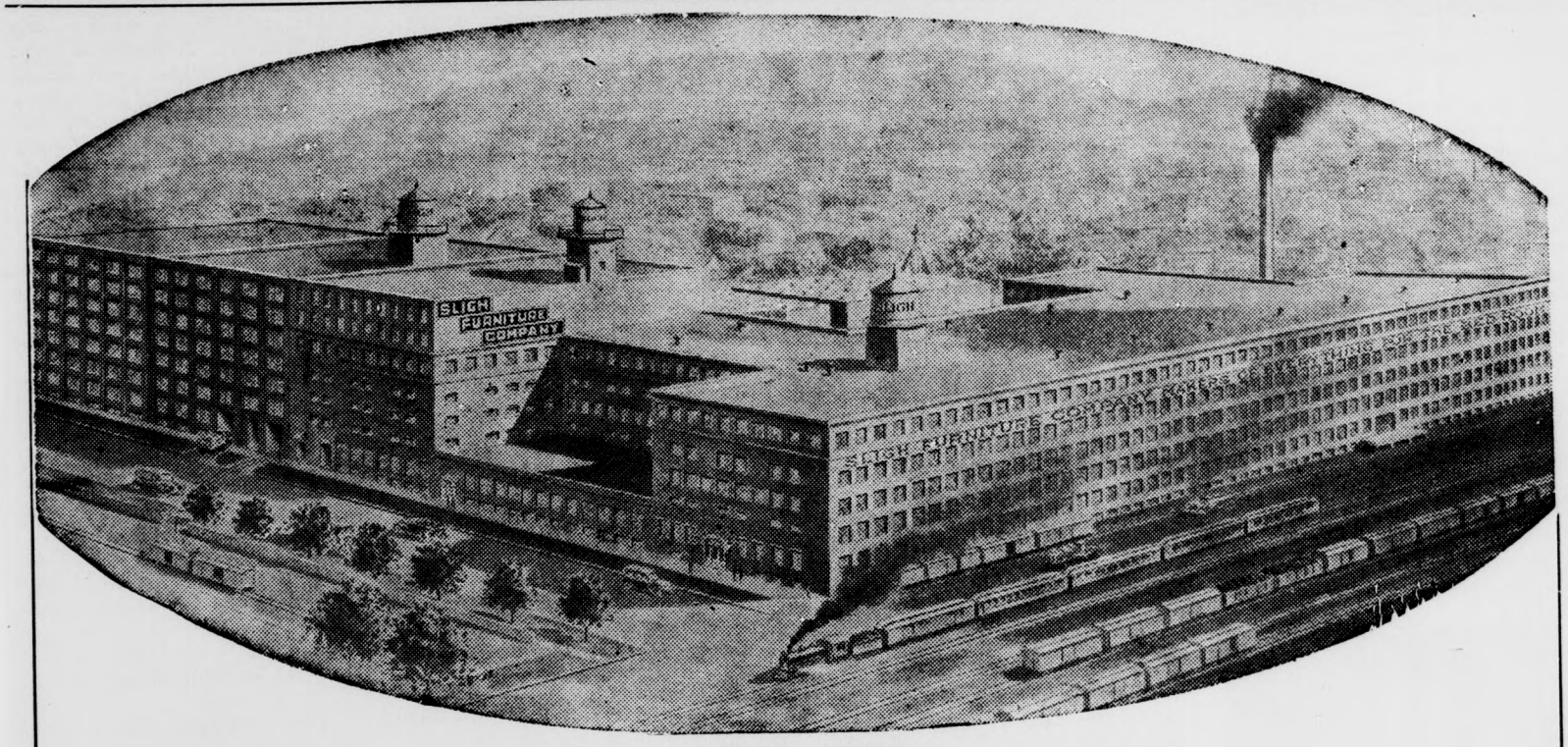
"Let's remember, also, the fable of the acorn. You don't forget what became of the acorn, do you?

"Now, boys, I have said enough and maybe too much, but I wanted to say so much to you—on the eve of my departure for my annual rest, and while I may have failed to reach your heart in this message, please remember it is from my heart, and you know just exactly what I mean, and will look after it while I am gone, and stay 'looking' for the next five months. I'm off now—don't 'mess me up.'"

New Kind of Expense.

"See here, Nelson," called the boss, who was checking up the new salesman's account. "What's this item you've got down here, 'Cabbage, $10.35?"

"Oh, that's all right," assured the new man blithly; "that's for taxi-cabbage."



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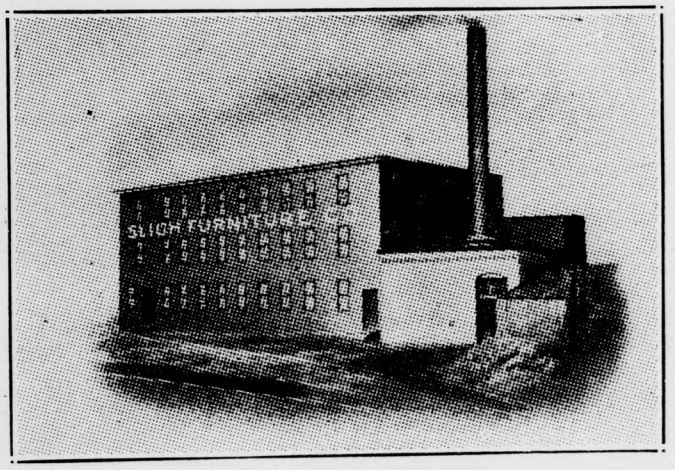
16 Acres of Floor Space *1200 Employes*

Recognized as the
Largest Manufacturers
of
Bedroom Furniture
in the World



Original Factory Building

OUR CANNING INDUSTRY.

1925 Has Been Progressive Year For Canners.

Written for the Tradesman.

The canning industry as a whole has been on the upgrade in Michigan this year.

A series of frosts in the fruit belt cut the strawberry crop to a very small percentage of the normal yield and no canner who had made any considerable future sales was able to approach a full delivery.

This is true, also, to a lesser degree, of other fruit crops, such as cherries and raspberries. The shortage developed after canners had generally made their sales and some items went to a considerably higher price level.

The vegetable pack, however, reached a high mark in a number of lines yet with prices well sustained.

Altogether the canning industry in Michigan is upon a more stable basis

Harry M. Royal.

than a year ago, most of the plants having shown a fair margin of profit on the season's run.

There have been a number of readjustments making for the betterment of the industry, and the plants now in operation, in most cases, have a safe margin of assets.

According to the data secured from the can manufacturing concerns, judging from their output and sales, there was in increase over the previous year of some millions of packages used, indicating the steadily increasing consumption of foods from cans.

This practice will continue in growth as fast as the public learns of the economic advantage and gains confidence in the wholesomeness of the products which are being offered on the dealers' shelves.

There is a considerable diversity of so-called "tolerance" permitted and practiced in different states. It has previously been stated by the Tradesman that Michigan canned goods are packed under more stringent regulations as to the quality of the product which may be put into cans for sale to consumers and under more rigid rules of sanitation than in any other state.

This statement cannot be made too often nor too emphatically.

It is a fact worth knowing and it is worth millions of dollars to Michigan to have it known.

Without emphasis on and capitalization of this fact Michigan canners are under a distinct handicap, as it is manifest that they cannot put on the market the high quality product which the Michigan regulations require on a price basis with goods which present the appeal of price rather than that of quality.

One of the several accomplishments of the Michigan Canners Association this year has been an arrangement for the collection of specific data of the canning output in the several lines of the industry through the agency of Verne H. Church, the very efficient Federal Agricultural Statistician, whose office is in Lansing. Another is a closer working arrangement with the State Department of Agriculture and the Michigan State College of Agriculture and Applied Arts in the development of canning crops best adapted for canned food purposes.

The Experiment Station has made real progress with a variety of tomato and, also, a variety of peach, each better adapted for canning than any now in use in Michigan.

There is still, unfortunately, a prevalent notion that raw food products for canning may be of lower quality than that sold in the fresh fruit state. This idea frequently possesses growers of crops offered for canning and it is sometimes imagined by those who would otherwise be consumers of canned foods. No canner, with any regard for the reputation of his product or the future of his business, will evade the strict provisions of the law, even if the inspectors were not as eagle-eyed as they are.

With the inspection practice now in force in Michigan the canner who accepted poor stuff at his door and started it through the process of putting it into cans would be headed for jail—or, at least, serious trouble—before the cans got through his cooling tank.

Judging from the condition of the market there have been no considerable over-packs on any line. In fact there should be a general strengthening of the market as the season advances.

There are more than 100 institutions listed by the State Department of Agriculture as canning plants in Michigan. But these include all concerns which come under inspection as preservers—even to the roadside stands which can for sale the products of the farm or neighborhood. There are less than fifty plants engaged to any considerable extent in the canning business in Michigan. A number of these, and perhaps the largest, are in groups under central ownership and control. These have been conspicuously successful. There are a number of lesser concerns which, through location, combined with practical management, have been successful through a series of years, while others—lacking these essentials—have proven unsuccessful. There are, too, some plants operating in a limited way which have served a useful purpose in their community and

The Guarantee Bond & Mortgage Co.

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Grand Rapids Distributors for Russ Fountains.

Your valued inquiries will receive prompt attention.

7 Ionia Ave., N. W. **Grand Rapids Store Fixture Co.**

have been reasonably profitable to the owners.

The canning business is a rather hazardous proposition for amateur experiment, either in technical process or business practice, yet communities wishing new industries continue to try out the proposition. This writer has received no less than a score of enquiries upon the matter since the last annual number of the Tradesman, in which a more complete discussion of the industry was published.

In not more than one instance, I think, did I give the enquirer any encouragement at all. In almost every instance the enquirers were without experience and without a suitable location. Apparently there is something about the alchemy of conserving foods which appeals to the imagination of people, and it is a useful and worthy calling. In some of its technique it approaches, or is, a profession. In every particular its success is premised upon a high ideal of quality and a developed business acumen.

Harry M. Royal.

Mistaken Identity.

Travers—A burglar got into my house at 3 o'clock this morning, when I was on my way home from the club.

Waters—Did he get anything?

"He certainly did! The poor beggar is in the hospital. My wife thought it was me."

Every time you recommend something as being "Just as good as" something else you add your boost to the reputation of the other product.

Jobber Makes Money and Tells How It's Done.

W. C. Clark, of the Clark-Lack Grocer Co., wholesalers, of Paducah, Ky., writes that his company has always made money and each year has shown a gain in volume. He is, therefore, thoroughly qualified to talk on how the wholesale grocery business may be properly conducted. He writes as follows:

"For some time there has been a growing tendency among wholesale grocers to try to meet all kinds of conditions that prevail in their different territories brought about by the desk jobber, the cash and carry jobber, and the jobber who is weak, both mentally and financially, doing things that are not good business and which ultimately brings about the failure of everyone who does it.

"To my way of thinking there is not a legitimate wholesale grocer in the United States but what has the knowledge of what is right and what is wrong and they know when they meet these propositions where it will lead them to. If they would only analyze the proposition they would know that when they meet this kind of competition they only help the other fellow to play the game that much longer. I feel positive that if every wholesale grocer in the United States who has the capital and ability to run a legitimate and successful wholesale grocery would eliminate all irregularities from his business and ask and get a decent profit on every item he handles, and insist on their trade discounting their invoices within the discount period and when a bill matures demand prompt payment or no more goods will be shipped it would not be ninety days until nearly every manufacturer in the United States would become so alarmed at the situation on credits of the desk jobber and price cutter that they would take steps promptly to remedy the situation. There are financially weak jobbers and what is known as desk jobbers whose credit is so limited they could not stand the strain but, as stated above, the regular well financed concerns help them over by taking part of the business.

"Our house has always had one policy and that is a legitimate profit on every item we sell. If our tobacco and cigarette business is taken from us we get some item to take its place for the reason we are sure we cannot handle any business at a loss. Our discount terms are 15 days and our bills mature in 30 days. These terms must be respected by all.

"Then, too, we find many salesmen who want their house to pay them a salary to get the business and at the same time want the house to pay the merchant to give them the orders by giving them extra, economically unsound inducements. We have always felt that we could more easily make our expense account fit our volume than we could make our volume fit our expense account.

"A lot of fellows are physical giants, brave in battle, but are in their business nothing more than commercial cowards, and as I see it the real trouble will not be remedied until each one of us decided to run his own business in a high class business manner, letting everyone else do what he may: and deciding that after all success of life is much more to be desired than success in life. The other fellow will rise or fall according to his right or wrong action in the handling of his business and it won't be long until the legitimate wholesale grocer will come into his own as a success financially and every other way.

"I further want to say this house has always made money and each year has had a gain in volume over the preceding year. We push our private brand goods and find the trade wants help of this kind in overcoming competition. We try to control as many items and brands as possible and we have found much good results from our work along this line.

"I hope to see the day when we as high class merchants will decide to put our own house in order and make a resolution from now on to be real merchants regardless of what the other fellows may do and in the end be respected by our neighbors as well as be a success."

Professionals.

A widower was to be married for the third time, and his bride had been married once before.

The groom-elect wrote across the bottom of the wedding invitation sent to a friend:

"Be sure to come; this is no amateur performance."

One Order Means Repeat Orders

Blue Grass Evaporated Milk

Blue Grass Pasteurized Loaf Cheese

KENT CLUB BRAND Canned Goods

KENT CLUB BRAND Coffee and Tea

KENT CLUB BRAND Spices

Thru Community Grocers Only

KENT GROCER CO. Grand Rapids Lansing Battle Creek

The Invisible Cost of Doing a Retail Business.

Pardon me for talking about my own store, but to clearly illustrate my thought we will have to use some of my own figures Last year our visible cost of doing. business was 19¼ per cent. Please remember that we run a full service store, catering to a high-class trade, who demand prompt service at all times. We knew that our visible cost was 19¼ per cent. as we had the actual amount of money paid out to conduct the business, and we had our total sales. In addition to this we know that we had some leaks, and we had no way of finding out just what these leaks were costing us.

First we will enumerate a few of the leaks. Overweight; forgotten charges; goods taken by employes; goods taken by customers; sales made by employes to their friends at less than regular prices; goods sold for cash that never reaches the cash drawer; short-weight at the back door; credits on returned goods; shelf-warmers.

Overweight—We all know that half an ounce over-weight on an article that retails at 15 cents a pound eliminates the entire net profit.

Forgotten Charges—We try to impress on our clerks that they must complete the charge before waiting on another customer, but there is no doubt but what many goods leave the store that are never charged.

Goods Taken by Employes—Don't kid yourself. If you have an organization of any size, more merchandise leaves your store by the way of these clerks than you have any idea of.

Goods Taken by Customers—Chain stores figure that their losses from goods taken by customers amount to 1 per cent. of their sales in the summer time, and 1½ per cent. of their sales in the winter time. It is only natural to suppose that sometimes your customers and mine, pick up goods that we know nothing about.

Sales Made by Employes to Their Friends at Less Than Regular Prices—If you happen to be in a downtown district, it will be well for you to watch this item closely. I have known many instances where a customer would walk blocks to have one of her friends wait on her, no doubt because they were being favored, and the proprietor suffered the loss.

Goods Sold for Cash That Never Reaches the Cash Drawer—Many systems have been devised to eliminate this yeak. Maybe you have one in store, but it is pretty hard to put in a system that the human crook cannot beat, as there are so many ways that a clerk can get part of the cash sales.

Short Weights at the Back Door—Most of us resolve about every six months that we are going to weigh everything that comes; I know in my place I get after the boys every once in a while and tell them 'I don't want a pound of anything received until it is weighed,' but we have our rush hours, and we get careless, and when we do weigh the goods, hardly a day goes by but what we catch something that is short weight.

Credit on Returned Goods—In the course of a year, service stores receive a great many goods back from customers, for which they must give the customer credit, but which can never be sold again. This item does not amount to a great deal but should be reckoned with.

The Shelf Warmers—We should all realize that our net profit is in the last bottle or the last can or the last package in the case. We know that we must sell 23 cans in order to get enough money to pay for the cost of the case and the expense of selling it, and our net profit is gone, or two if three cans remain on the shelf indefinitely and finally have to be thrown away on account of their appearance. In this case we have really lost money on these goods. This item plays an important part in the invisible cost of doing business, and eats up the profit on quite a lot of merchandise during a year.

On studying these items carefully, I find that I am safe in adding 2 per cent. to my visible cost of doing business. I told you that last year my visible cost was 19¼ per cent. By adding 2 per cent. to this I had a cost of 21¼ per cent. This enabled me to mark such items as I could at a price high enough so that at the end of the year I did not have to work on the basis that Harvard Research gave us for the average.

So much for the small leaks. I will now return to my topic, the Biggest Loss in the Grocery Business To-day.

I believe that the biggest loss among grocers to-day is the lack of planning and the lack of information. A grocer should know exactly what his expense is per day. He should know how much business it is necessary for him to do each day in order to cover his expense. He should know how much business was done on the same day last month, and then he should plan ahead.

In my business I know how much business was done a year ago to-morrow, I know how much was done a month ago to-morrow, and I plan to make to-morrow beat the record of a month ago, and also the record of a year ago. There was a time in the grocery business when all you had to do was to open the doors and business rolled in. To-day you must use your head. There are many avenues in which the money can be spent, and if you are to get your share it is necessary to merchandise your goods, and in order to do this you must have some way of attracting the public.

Never before have there been so many drains on the family income. We all know that the rent must be paid; the taxes must be paid; the telephone, the gas and the electric light and water bills must be paid. All these things the same as it used to be, to-day the many additional demands have to come out of what is left. The average housewife likes the many conveniences. The electric washer man sells her a machine on installments of $5 a month. Henry ford sells the husband a fliver at $20 a month. Then there is another $10 a month to keep this fliver running. The amusement parks are continually advertising special attractions. The shoe manufacturers change the style and Mary Jane wants the very latest.

In fact there are many other items that come up to every family each month, that call for money. There must be economy practiced. The stationary items which I mentioned cannot be altered, so naturally the housewife says, "I must cut down on my grocery bill," and starts to reading the advertisements. In fact, 60 per cent. of the consumers to-day are shoppers. There was a day when I felt that we had our regular clientele, a clientele that traded with us month after month and gave us all their business, but after making a careful survey of our accounts at periods for the last five years, I have noticed that many of our customers, although we believed that they are the ones who would be last to shop, are looking for specials. This causes me to believe that the day of specials is here to stay.

So, if I can by selling $50 worth of merchandise at cost, increase my sales $150 a day, I know it has paid me, as I do know that I have a fixed expense for the day, regardless of how much business I do, and I know exactly how much I have to do to cover this expense. So if I can increase the average day's sale $150 I can sell the $50 worth of merchandise at cost and still have my profit on the $100 which is extra business without extra expense. This is easily done if planned ahead. The items that you are going to merchandise at special prices can be put up during the slack hours of the day before. In fact, we plan our sales several days ahead. We take advantage of the seasons. We try to make our specials something that the people want, and then see to it that our clerks use all the salesmanship that is practicable.

Ernest Buffett.

Duties of Citizenship

OUR advantages will not be conserved by citizens who are indifferent to their trust. You have no right to speak of your Americanism, to speak of your veneration of our Constitution and your appreciation of our privileges, while you ignore the plainest duties of citizenship. It is the duty of every qualified citizen to vote, to throw his weight into the electoral scale. It is his duty to take part in the proceedings which lead to the choice of candidates for office. It is his duty to consider how he may be most influential in securing good government, not simply by voting, or by the selection of candidates, but in aiding in the development of sound public opinion and in maintaining the standards of truth and honor which must characterize a sound democracy.

Charles Evans Hughes.

Good Silk Underwear Demand.

Glove silk underwear orders are large and manufacturers here look for the coming Fall and holiday season to set new records in the production and sale of this merchandise. It is now the accepted staple in many of the underwear departments. At the same time a good business is reported in undergarments of crepe de chine, radium and rayon. Fall reorders on all of these kinds have been numerous and retailers are generally credited with doing well with the lingerie trimmed type merchandise. While it is still soon for holiday business, manufacturers are planning an early "drive" on these orders in order to eliminate as much of the "last-minute" rush confusion as they can.

Novelties Help Shirt Orders.

The novelty influence in men's shirts continues strong, and a much healthier business is being reported by shirt manufacturers. The collar to match and collar attached models are doing very well. The long-pointed collar leads the vogue in the bigger cities, with the smaller towns just getting to the point where they also favor this style. Starched pleated bosom shirts with starched collars to match are said to be in excellent request. Blue is by far the leading shade, with pastel grays and greens coming to the fore. Novelty patterns are stressed in the shirtings, with broadcloths, percales and madrases leading in the goods used.

Lots of people will tell the truth—when it is necessary.

SENITMENT OR RESULTS?

IT is true that the naming of an executor in a Will is an expression of confidence. Oftentimes this is the prime factor for a man appointing a near relative or friend as executor. However, one little realizes the responsibility thus placed upon such person, inexperienced in the proper handling of an estate.

Such an appointment often stands for naught, as the executor named may be to busy to handle the estate, may shrink from the task, or may be deceased, or should he qualify there is always the element of partiality and jealousy, so apt to creep in during the adminstration.

Why make such an appointment when you have at your service the Grand Rapids Trust Company, which never dies, which handles estates impartially, is experienced, financially responsible, makes proper investments, and upon completing the administration of your estate will have cemented the family ties by a proper and impartial administration?

Consult your lawyer, draw your Will and appoint as executor and trustee the

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

NEW ERA FOR RETAIL GROCER

There Is No Better Business in the World.

The great trouble with the average retail grocer is that he works too strenuously. As a prominent grocery trade secretary once said, "He works too much from the ears down and too little from the ears up." Harsh as this may seem, I fear there is much of truth in it.

The grocer is the hardest working merchant I know, but he regards his problems as personal and his world is too commonly within the four walls of his store.

I presume that is where the value of a trained observer of events comes in. He assembles the experience of many men, and with his broader perspective digests them into something like a true picture of what is really going on.

It is not surprising that the misinformed public must turn its criticism and condemnation on the men with whom they spent 38c out of every dollar they earn—the biggest single outlay of the family. American consumers spend $40,000,000 a day on food.

If they would pause and think of all the intricacy of our modern life and the marvelous efficiency and convenience that exists in the supplying of food—also remember that the table of the average home is to-day more sumptuously supplied than that of kings a couple of centuries ago—their judgment would have more justice and less accusation. Ambitious lawmakers would pass fewer silly laws. There would be fewer "probes" and investigations, and a more consistent recognition that "a man is innocent until proved guilty."

Schemes to offset the old line retail grocer, public markets, buying clubs, push-cart enterprises, farm-to-housewife schemes and finally the "cash and carry" idea and the chain store have had their day.

Chain stores doubtless had at first certain economic advantages, but there was no need for all the panic they created among the retail grocers. Years of experience have shown us a great light. Chain stores no longer terrify the live wide-awake grocer, nor do they satisfy the public as a whole. "We've got onto their curves" and the tables have been turned.

The public has also discovered that the final cost is made up of two elements—the cost of the goods and the cost of the service; also that the grocer suffers from the high cost of living as much as the housewife.

We have discovered that the chains do not "eliminate middlemen" but merely undertake to do the work both of wholesaler and retailer. Whether they can do it any better or more cheaply than the old line wholesaler and old line retailers, working together in harmony, is very much in doubt.

Time has shown us that the cash and carry idea has been badly overdone and to-day the pendulum is swinging in the opposite direction. In the end it was calculated by this joint study that the greatest possible practical saving in cash and carry was 6½c on a dollar in a poor neighborhood, 4½c in one of the middle class and 5¼c in one of the wealthy ones. Pretty low wages for housewives' time and labor.

I know of several chains which have been obliged to quietly adopt making deliveries and extending phone and credit accommodations. Of course, their overhead has mounted accordingly and the advantages they once enjoyed—if they ever did—have largely vanished.

Chain stores never did have more than a limited field for success and as they multiplied in given centers naturally reached the point of saturation. At their last national convention in Atlantic City, one of their wisest leaders delivered a keynote address in which he plainly admitted that the days of the chain stores' advantage are at an end.

No business is so vital to the public life as that of the retail grocer. Wherever men are there must be the grocer to supply the vital fuel three times a day to men too busy and unable to supply it themselves. No other merchant deals with all his customers every day and everywhere as does the grocer, which may explain why grocers are necessarily more numerous than other mercantile factors. A compilation from certain figures of the joint congressional agricultural enquiry of 1921 showed the following facts.

Retailers

	Number	Families per store
Grocers	334,212	73
Haberdashers	40,399	603
Boots and shoes	141,867	172
Dry goods	35,207	691
Hardware	37,032	657

Wholesalers

	Number	Retailers per store
Grocers	5,950	56
Haberdashers	5,247	8
Boots and shoes	1,450	98
Dry goods	2,780	13
Hardware	933	39

Recent developments seem to be toward advancing the welfare of the retail grocer by close relation and cooperation between the wholesale and the retail grocer of the regular type.

There was something evolutionary in the news from Elmira last week of the proposed merger of wholesale grocery houses under the Flickinger banner.

As I have said, the process of "eliminating" middlemen is all a fallacy, because, even though you eliminate the man you cannot eliminate his function, and experience long since proved that a specialist can usually do a thing better and more cheaply than many individuals.

The chain does not eliminate the wholesale grocer; it merely sets up its own wholesale house. When the retailers formed buying exchanges, they ultimately reached the point where their overhead was as great as that of any other wholesale house. When some manufacturers have "eliminated" the wholesaler and gone direct to the retail trade, they have not done it to save money and have not saved money, nor have they been able to offer the retailers materially lower prices.

I think it well established that the wholesale grocer has, and always has had, his legitimate place as a real economic link. Experience is now proving it. I cannot see any material difference between a chain store headquarters with 100 retail stores and a wholesale grocer with 100 customers, except in the matter of ownership and control. The chain store always has had that control over its retailers and was able to save all the costs of salesmen and divided orders and competition to get business.

I have no quarrel with the buying exchange. Some of them are notable successes and some are not. They eliminate costs just as the chains do—by having business come to them without competition, or salesmen's effort, or wasteful division of your patronage, or lost money by bad credits, or delayed payments, or expensive delivery; also by making you do your own work instead of doing it for you.

I doubt if a chain warehouse or a buying exchange can greatly undersell a regular wholesale grocer if assured of the same economic advantages. Within the past four or five years all these experimental forms of distribution—the chain warehouse, the buying exchange, the retail owned wholesale house and the liberal wholesaler of the old line—have been drifting toward a common type; a system made up of a wholesale depot in the center and outlying retail stores, all co-operating and co-ordinated to the end of mutual saving. In my opinion it promises to work as great a revolution as ever the chain store did.

I know of probably forty or fifty such experimental systems already being developed in different parts of the country—somewhat different in detail perhaps, but all essentially alike in functional construction. Some start from retail grocers, some from buying exchanges, some from wholesale grocery houses and some from expanding chains.

Now, all this development of new ideas—this discovery of the real facts about the grocery business; this proof that chains are not such magical things as we have been disposed to believe—has come within three or four years; much of it within three or four years. There is as much new knowledge among wholesalers as among retailers and the best brains in all departments of the food trade are being brought to bear on the situation.

I sincerely believe that there is no better business in the world than the grocery business—not only as a money-making field, but also as an opportunity for real public service; and that is really what we are here for. There may be a few unprogressive incompetents failling by the wayside, but no one need weep about that; it is the process by which we make progress and I believe the worth-while grocer is progressing—steadily and surely.

Ellis L. Howland.

What's Begun Should Be Finished.

Customers—I hear Jones has selected six bankers to act as pallbearers.

Richards—Well, they've carried him for six years; they might just as well finish the job.

Check Up on Your Sales Operations Daily.

A salesmanager gives the following very interesting plan which he advises his salesmen to pursue in checking up their work each day:

"The man that is thoroughly interested in his business is always interested enough to know from day to day just what he is doing, and, therefore, at the end of a day's work, he counts up the number of calls, the number of items he sold and finds out the average items he sold to each man, and then in addition to that he takes time to figure up his sales to see whether or not he is improving his volume.

"Another thing which some men do is to glance over their margin to see whether or not they are selling the right kind of goods, whether their margins are averaging up in the right proportion. With our book in your hands, you are practically in business for yourself. You get what you dig out. If you owned the stock of merchandise that your house has, you certainly would do everything in your power to get the right kind of business, the right volume of business and a good run of items.

"Now, you are practically in this position with the exception that you haven't any money involved; therefore, you should give your business the proper time and study and get out of it all that you possibly can. The more you get out of it, the better we like it. We would rather see you earn $500 a month than $100, but it is up to you."

Whatever You Do Retain Your Old Customers

A wise salesmanager advises his salesmen on the importance of retaining old customers. It is fine, he declares, to get new customers, but little progress is achieved if in doing so old customers are lost. He continues the discussion as follows:

"Don't lose an old customer. Keep him! That, in a few words, is a certain way to business success.

"An old customer is worth more than a new customer. If you lose one and gain one you are at a dead standstill.

"It is a great game, this getting of new customers, but if you don't hang on to them, your business will crumble.

"The old customer requires and wants just as much attention, service and courtesy as he received the first time you entered his store. If he doesn't get it, or, worse, if he is treated as though you had him sewed up tight, he becomes a shopper, he listens to the siren song of your competitors and slips into the port of missing men, so far as you are concerned.

"Keep him. Tell him that you like to do business with him. Tell him, monthly, that you value his trade. See that he is kept informed about things you sell. Insist that he be treated with all the courtesy and service that won his business in the beginning.

"Keeping a man sold is absolutely essential and it is the simplest thing in business if you will treat him as you would like to be treated yourself."

Checking Up Your Bond Holdings

Diversification is the fundamental principle of secure investment

It is essential that you or your financial advisor check your investments periodically from the standpoint of their diversity as to classification, geographical location, maturity and speculative or non-speculative features.

The ***Harvard University Fund*** is generally regarded as scientifically and soundly diversified.

We have prepared an analysis of this fund which should help you in checking your own securities.

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HOWE, SNOW & BERTLES
INCORPORATED
Investment Securities

NEW YORK GRAND RAPIDS DETROIT CHICAGO

FREE DEALS.

Practice Puts Dealer on Road to Bankruptcy.

We hear a lot about the manufacturer loving the independent retail grocer and being willing to do anything possible to obtain his co-operation and support. Not being endowed with an over-supply of wisdom, the writer may be wrong in his opinion that the loving business is "bunko" and the propaganda handed out is one of the sedatives to lull the victim to sleep while the manufacturers pull another "deal."

The Wholesale Grocers' Associations and the Retail Grocers' Associations meet in solemn conclave and adopt resolution after resolution—"We are opposed to free deals, etc." and some members hasten out before the meeting is adjourned to get busy on the deals and possibly beat their competitor who might possibly have taken the resolution seriously.

The manufacturer pays high-priced salesmanagers and advertising experts to figure out schemes to put it over on the unsuspecting grocer. Do they love the grocer? Will they help him? They do—they will—just like the corner saloon loved the wage earner who stopped in on Saturday night with his pay envelope and after the envelope was empty, kicked the drunk into the gutter.

The wholesale grocer comes in for a lot of criticism on unfilled missionary orders, but if the manufacturer had to financially back up the wholesale grocer on the deal missionary orders taken from retail grocers, deals that load up the reail grocer would disappear like the proverbial snowball.

Of course, there are deals and deals. They say that the first ten years of married life are the worst and after that it gets worse. A penny ante game of poker is a pleasant little game, but when it gradually gets up to a dollar stud, somebody gets hurt.

Nothing can be more inequitable than deals. They discriminate against the grocer with a small capital. If he falls for them, he soon finds himself with no money to pay his bills. If he has the backbone to say "No," and his competitor goes in on the deal and undersells him, he gets sore on the competitor and on the manufacturer and probably falls for the next deal that comes along and gets it under the necktie.

The claim of helping the grocer by the endless procession of deals means helping him on the short road to bankruptcy.

In many cases deals are evidence of a manufacturer's questionable honesty. They offer a grocer a refund if he will send his bill to them, knowing that a large percentage of the grocers will forget or neglect to send in their bills for refund.

The largest National advertisers, by offering deals, acknowledge both to grocers and consumers that they are overcharging for their products and yet have the effrontery to suggest a retail price to grocers that will not pay the grocers' overhead.

Deals are formulated in the minds of the shrewd advertising and sales managers as a play on human weakness. The inability of the great majority to say "No" and the temptation to fall for the "something for nothing" is worked to the limit in such games as a "clock with five cases," "one case free with five," "5 per cent. refund on twenty-five cases." Even down to "25 cents a case refund if bill is mailed to manufacturer."

While the manufacturers will no doubt argue that competition forces them to go into devious ways and means to beat their competitor, it is certainly not a good argument that unbusiness-like methods are justified because the other fellow uses them.

Who, after all, is satisfied with the deal? That the retailer is not is as sure as death and taxes. While they fall for them, they growl and grumble at the extra investment, the trouble caused by sending invoices to manufacturer, the promises, verbally made, that are not kept, the suspicion that their competitor got more than they did (which is sometimes correct) and all the other thousand and one things that crop up when straight-from-the-shoulder business methods are not used. One grocer told us recently that he had four refunds on one bill and by the time he had sent the bill to the four manufacturers over four months had elapsed and the bill was unreadable. He was thoroughly disgusted and remarked that the next salesman with a deal would get the gate.

The wholesale grocer certainly is not a fan on deals. His troubles as to credits are sad enough without the addition of overloading his customers with goods bought with a "deal" to them. It is a well-known and indisputable fact that the grocer with the small capital and weak backbone is the easiest mark for the salesman with the "something for nothing" sucker bait. How about the salesmen for the manufacturers who have something to give away to get across? Sometimes we think that salesmen are an extinct race and the "order takers" have to have a crutch.

Manufacturers love the retail grocers- Want to help them and gain their good will and co-operation by deals! It is to laugh. J. A. Edgar.

Demand For Percales Is Steady.

The rise in cotton and in unfinished cotton goods has had a tendency to stimulate business in percales and other printed cottons in this market, it was said yesterday. Not a little of this business, it was further said, is evidently being placed in anticipation of higher prices, which are believed to be nearer than many buyers appear to see. The character of the demand for the goods does not change to any material extent as the Fall season advances. General lines are asked for, and there is apparently little quibbling about prices when the merchandise is styled satisfactorily. Especially good orders were said still to be coming in from the Middle West.

Sufficient.

"Did your last employer give you a reference?"

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

"What did he say?"

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

How Captain Dollar Became a Shipping Magnate.

Captain Robert Dollar, who, industrially, is a personification of the American Merchant Marine and its spirit, is, incidentally, the physical personfication of that imaginary guardian of all Americans, Uncle Sam. He has the lean face and the white beard. All he needs is the red, white and blue suit.

But whereas Uncle Sam is 149 years old, Captain Dollar is only eighty-two. So it wasn't so unusual that when the captain completed a 30,000 mile trip around the world the other day on one of his own Dollar liners—a trio that might have tired a man of less youthful spirit—he should have reported to his office next morning ath 8:30 and worked right through to 5:30.

"Retire?" he repeated. "Who said I was going to retire? I may retire in about twenty years, but it will be that way—" and he pointed a lean finger in the general direction of the sod, some fourteen stories below.

Whereupon we mumbled something about his love of the sea and again finished second. For the general impression that Robert Dollar is a man of the sea, a skipper of sailing vessel days, who has worked himself up to the ownership of a round-the-world line, is completely in error. He does not come by the title "captain" that way. He is captain of industry, that's all.

"I'm a lumber man," explains Captain Dollar. "I happened to need a couple of oceans in my business a few years ago. That's how I got into the shipping business."

And that's how the first globe-girdling steamship line was started.

Captain Dollar was born in Scotland and came to America at thirteen. He went to work in a stave mill in Ottawa, Canada, for $6 a month. A year later he landed a job as chore boy in a lumber camp. To get to the camp he and the gang of jacks traveled up the Gatina River in barch bark canoes. The rapids were so dangerous that time after time they were compelled to get out of their canoes, carry their baggage ahead and then return and carry the canoes.

"I really was a sort of assistant to the cook," he says. "And the food that we gave those men wasn't much to get excited about. I remember one time the cook told me to get a bucket of water from the river so that he could make tea for the men.

"I did as he told me and he made the tea. When all the other men had finished I went up to get my cup. I noticed a good deal of foam in the teapot. The other men evidently hadn't seen it. I told the cook about it and he got a big fork and fished around and finally pulled out several dishrags and a cake of soap. But the men hadn't complained."

It was in a lumber camp that Dollar learned to read and write. He did it because he decided those accomplishments would come in handy if he wanted to move up in the world. But a chore boy had little time of his own and he had to sneak his studies in.

"One day the manager saw me sitting down with my old scratch pad on my lap," he says. "He came up and asked me how it happened that I had no work to do. I told him my work was done and asked him to investigate for himself. He did so and evidently found that I was right.

"But he came back and asked me what I was doing with the scratch pad. I hesitated to tell him, but I finally admitted that I was trying to learn to write and to figure. He looked over my various attempts and told me I was improving. He became one of my best friends and boosted me along until I set out for myself."

That start for himself came after considerable hard work. At twenty-one Dollar was put in charge of a camp of fifty men and raised to $26 a month. He was earning $44 a month and had saved what he considered a small fortune when he decided to branch out for himself.

The attempt wasn't much of a success. He ran into a bad financial year, lost everything he had saved and emerged from the experiment in debt. He went back to work and for three years saved to pay off what he owed. He did it and then started looking around for another chance.

The Michigan lumber boom came along about that time and he deserted Canada for the United States. He remained there until California looked good as a timber prospect and he and his partner went West It was there that the oceans began to assume an importance.

"Transportation was bad and we had to do something about it," he says. "We didn't have much money, but we got together enough to buy an old schooner. And that's how it all started.

"Then we began to look about for places where we could sell lumber. We had just about exhausted our markets. We found that the Far East needed lumber and so we sent boats there with it. Then we began to sell to other parts of the globe and our fleet developed.

"We began to see that with all those ships we could carry other freight as well as our own lumber. So we branched out into the freight-carrying business. And finally we saw that there was a field for a round-the-world passenger service. So we included that."

And now Captain Dollar has under his supervision seven ships that just keep whirling around this old gobe. They carry 10,000 tons and eighty-five passengers. They call at twenty-one ports in thirteen countries—all in 105 days. Captain Dollar has made the trip himself three times. And he isn't ready to retire at eighty-two.—N. Y. Evening Post.

When Grocers See Things.

The average grocer gets easily excited and "sees things." When a corporation starts a "commissary" store the grocer generally regards it as "unfair competition," instead of merely one more competitor—and the field is always open. Down in Louisiana a local grocer asked the courts to issue an injunction because the janitor of a public school opened a lunch counter. The court held that the grocer had no exclusive right to sell groceries or food in that region.

WOLVERINE
The 1000 Mile Shoe
CORDOVAN HORSE-HIDE

"The Shoe that wears 1000 Miles"
—and always dries out soft

A big new opportunity for you to increase sales and profits

—write for details

STRIKING large space advertisements for you in the Michigan Farmer and Michigan Business Farmer this fall. Featuring an unique work shoe. A work shoe that actually wears 1000 miles—and always dries out soft. It's the only work shoe made of genuine cordovan horsehide throughout. Here's an opportunity.

To sell them something different. Something your customers will tell others about. Something that brings you repeat business and new calls too.

We know how other dealers are cashing in on Wolverines. Read below what they say. And you don't need a large stock with Wolverines. Our special last greatly reduces your stock of sizes. Your investment is smaller. Your profits larger.

There is only exclusively horsehide work shoe. And we make it. We are tanners as well as shoe makers. We have the world's largest exclusive horsehide tannery. And we sell direct to you. Only one profit and one overhead from hides to you.

That's why you can offer this remarkable shoe at prices comparable with ordinary cowhide. Write today for our catalog and price list.

THE WOLVERINE
SHOE & TANNING CORP.
Rockford, Michigan

Read what others say-Then see for yourself

New Richland, Minn.

Northwest Farmstead,
Minneapolis, Minn.
Gentlemen:—This shoe is giving the best satisfaction of any work shoe we have ever sold in our 33 years of shoe retailing. The firm has been satisfactory in our dealings with them. Have sold the Wolverine shoe for 1½ years, previously having sold many other brands.
Yours truly, Kreuzer Sons Co.

Mentone, Ind.

Gentlemen:—Answering your letter of October 3rd regarding Wolverine shoes:
These shoes have given the best satisfaction of any work shoes we have ever handled. We have been selling this line for about 4 years and each year they are getting stronger with our trade. We have been selling work shoes for about twenty years and have had the least trouble with Wolverines of any work shoe we have ever sold.
We have now closed out all other lines with one exception, and find our work shoe business is now a profitable business instead of a loss. We do not feel that we can recommend Wolverine shoes too highly.
Yours very truly, The Mentzer Co.

Fayetteville, Ark.

The Progressive Farmer,
Birmingham, Ala.
Gentlemen:—In answer to letter of November 14th about the Cordovan Horsehide work shoe: I have been selling the shoes for about eighteen months and it is the best work shoe I ever saw.
I sold one man a pair 14 months ago and he is still wearing them and they are good for a long time yet. I believe the average man will wear them 12 months.
Yours truly,
D. E. Hammontree.
Pomona, Calif.

California Cultivator,
Los Angeles, Calif.
Gentlemen:—In reply to you rrequest for information concerning the Wolverine Shoe.
We believe this to be the best shoe (work shoe) on the market today and lives up to every claim the factory gives it. We have found it very satisfactory and a good seller. We carry it as our leading work shoe.
We are glad to furnish you with this information.
Yours very truly,
Philip's Shoe Store.

Harrisville, Ohio.

The Ohio Farmer, Cleveland, Ohio.
Gentlemen:—In reply to your letter relative to the Wolverine Shoe & Tannery Corp., I can say that I have handled their shoes for four or five years. I started in by a small trial order. Today I have practically nothing but the Wolverine shoe, that is in a work shoe. I never saw their equal. This shoe gives the best satisfaction of any shoe I ever sold, and I have been selling them for twenty years. This firm seems to have some secret tanning process that the other fellows do not have. If they did have the public would have better shoes.
Thanking you for this oportunity of expressing my opinion on the Wolverine shoe, I am Yours respectfully,
W. N. Hall. Ottawa, Ill.
Orange Judd Farmer, Chicago, Ill.
Sirs:—Your circular of the 15th received. I have stocked this shoe for the last ten years or more and the fact that I use more of them every year is a good indication of the company behind them. As a farm shoe I never hesitate to warrant them for a solid year's wear.
Yours truly, A. Wasserman.

Learn about this tested Short Line
for fast sale Clean Stocks and bigger profits

The Wolverine Shoe & Tanning Corp.,
Rockford, Michigan. Dept. 816

Without obligaton please send me your latest catalog, with price list and full information on your tested short line of 1000 mile Horsehide work shoes.

Name ----------

Address ----------

816

MEN OF MARK.

W. N. Ferris, Founder Ferris Industrial Institute.

A peep into the life of W. N. Ferris, of Big Rapids, gives a bold example of what a young man can do if he is persistent in his efforts.

Born in poverty, Mr. Ferris was forced out into the world at an early age to combat with those things which stand in the way of success, and he has succeeded. He has wrung success from defeat by simple, persistent effort.

The Ferris Institute of Big Rapids, with an annual enrollment of fifteen hundred students, stands as a monument to his labors.

W. N. Ferris was born in New York State in 1853. He was just an ordinary boy—fond of play and mischief, and doing only what he was forced to do.

He received his first inspiration when about 12 years old from reading the autobiography of Benjamin Franklin. He attempted to set up a miniature printing press and do many other things that Ben Franklin did.

Later he obtained a copy of O. S. Fowler's book entitled, "Memory," which gave him further inspiration.

He had learned from the reading of these books that any man of ordinary intelligence and ambition to work persistently could make himself eligible to any position.

From this time on Mr. Ferris was a stranger to everything but hard work. He had no encouragement from any source outside of himself, and no money but what he earned at odd times to help him to an education.

When 15 years of age he attended the Spencer Academy, of Spencer, N. Y. At 16 he graduated from the Candor Academy, Candor, N. Y., receiving a teacher's certificate, and began teaching school in a district remote from civilization.

While teaching his first term he made up his mind to be a physician, but was discouraged in this by his father, so drifted more or less in his plans until finally he decided to obtain a more thorough education. Acting upon this impulse, he entered upon a three years' course in Oswego Normal, of New York, borrowing money from a friend for the purpose.

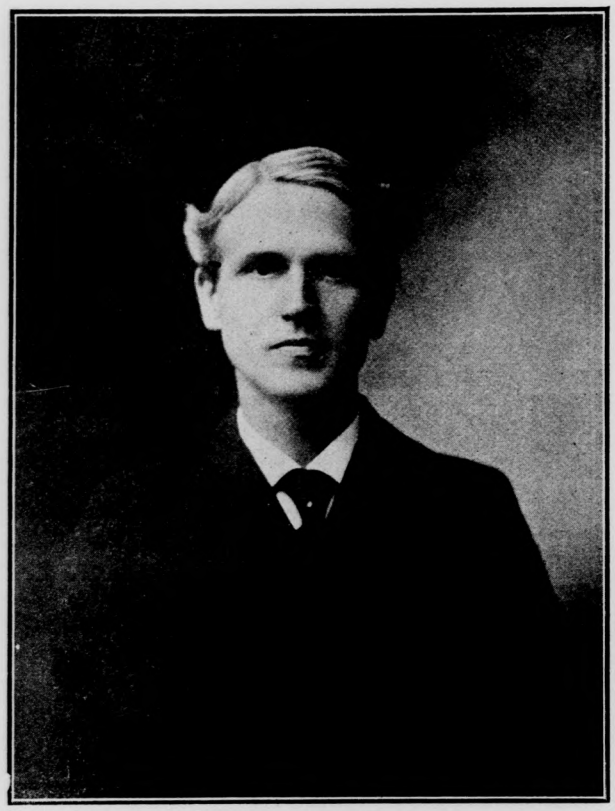
Here he pursued a classical course, and at the age of 20 entered the medical department of Michigan University.

It was while attending this university that he heard lectures by Richard Proctor, the astronomer; J. G. Holland, then editor of Scribner's Magazine; William Parsons, member of the English Parliament; Edward Morse, of Harvard University—all of which exercised an important influence over his life.

After leaving the university and returning to his home he found the Spencer Academy, the school of his boyhood without a principal and applied at once for the position. Although the board had practically agreed upon another man, the very persistence of Mr. Ferris gained him the position. He taught this school for two years, achieving a great measure of success.

At this time he married Miss Nellie G. Gillispie, of Fulton, N. Y., who proved to be his great helpmate in subsequent years. After his marriage he became anxious to enter a larger field of work, so he went to Freeport, Ill., where he organized a business college and academy. Then, true to his principle to keep hustling, he went out into the country after pupils.

Shortly after getting the school under way he was induced by the President of Rock River University, of Dixon, Ill., to take charge of the normal department of that university. The school, being on a poor financial basis, was unable to pay his first month's salary, but as he was learning rapidly while teaching he determined to stay. At the end of the school year he withdrew and opened a college preparatory school in the same town.



Woodbridge N. Ferris.

At the end of two years he felt confident that the Rock River University, in which he had been teacher, would soon fall into the hands of some man with capital who would establish a successful institute, which, of course, would injure his own school. With this impression on his mind he discontinued the school and accepted a position as superintendent of the Pittsfield schools. This position he held for five years, at the end of which time he bade farewell to the public school room and organized the Ferris Institute of Big Rapids. It is here that the real life of Mr. Ferris begins. He was now 30 years old and his past experience had taught him many things that proved of unlimited profit at this time.

In the organization of the institution which bears his name, and which has since gained a national reputation, Mr. Ferris received no encouragement whatever. The idea of organizing a school in a town where there were good public schools was looked upon as little less than folly. Mr. Ferris had faith in his idea, however. He started with an enrollment of fifteen students. His plans were well defined, his methods original. He was a firm believer in the gospel of hard work. He inspired his pupils to herculean effort and as a result their progress was remarkable.

Contrary to the opinion of the people, the school grew with a rapidity that was astonishing. Although new quarters were added from time to time it finally became imperative to erect a new building, and in 1893, nine years after the organization, a large brick structure was built that would accommodate about six hundred students. In a short time it was discovered that this new building was insufficient, and in 1901 another, and nearly as large, was constructed.

The faculty now consists of fourteen specialists, who conduct sixteen departments. The school is incorporated and is the greatest secondary school in the Northwest. This herculean task has been accomplished through the persistent and untiring efforts of W. N. Ferris, aided by his wife.

The crowning feature of this work is now clearly outlined. The Ferris Institute, with its splendid equipment has a future second to no other secondary school in the United States.

It is emphatically the people's college. Everybody is admitted on the basis of character, without written examination. To men and women who are seeking fields of usefulness, who are struggling to do something and to be something, a cordial invitation is extended.

This school stands for the brotherhood of man, and its doors are wide open for the American youth. Its cardinal doctrine is the education of the head, the heart and the hand. The three main spokes in this wheel of success are persistence, originality and independence. Persistent in that Mr. Ferris never wavered from his set purpose; original in that there is no other school like it in its methods of education; independent in that the originator had no direct help from any source outside of himself.

Within the walls of this institution the bright student, the backward plodder, the child in the kindergarten and the gray-haired man have all found welcome and inspiration.

The school was organized to meet the demands of three classes of students: First, that large class of men and women who in early life were deprived of the advantages of school but who later in years have come to feel the need of an education. To this class the school has been a godsend. For them its doors are always open, and it is not strange that hundreds of this class, many of them 25 to 45 years of age, have entered the school to be assisted in developing their capacity for usefulness.

It is this feature of the school that lies nearest the heart of Mr. Ferris. He feels that those who have had superior advantages in early life are best able to take care of themselves; in other words, they need the assistance of the schools of this country the least.

After all is said and done, this institution, as well as other lines of business, could not have been a success without the aid of that all important factor, advertising.

When the Ferris Institute was first organized Mr. Ferris consulted county commissioners and obtained their lists of teachers. He then got out circulars and papers which he sent to these people. He also wrote letters. During the first five years he wrote with his own pen thousands of letters, with gratifying results. Many of his pupils claimed that it was through the influence of the letter that they entered the school.

Doing institute work and delivering lectures in his own and adjoining states was another mode of publicity. This also had a great deal to do with the patronage of the Ferris Institute.

Another factor that cannot be overestimated is the effort on the part of the faculty to make every student an advertisement by preparing him to go out into the world to do something and finding something for him to do.

Galesburg—The Galesburg Paper Box Co., located in the building formerly occupied by the Hodges Chain Co., is now in production, with about 50 contracts ahead.

SAFETY **SAVING** **SERVICE**

Federal Hardware and Implement Mutuals and Associated Companies

All insurance is Mutual. Stock Companies are purely Mutual as far as the "Inner Circle" of stockholders is concerned. The difference is that in the Stock plan the dividends go to the stockholders while in the Mutual plan they go to the policyholders.

In America 95% of all the life insurance carried is Mutual—nine largest life companies are Mutuals. No one questions the quality of the protection furnished by mutual life insurance companies.

If the Mutual Plan is apparently best for life insurance in which every risk is an eventual loss—the Mutual Plan must be best for fire insurance in which comparatively few risks are ever losses.

The Hardware and Implement Mutuals and Associated Companies are Among the Largest and Strongest Mutual Fire Insurance Companies.

COMPARISON OF STRENGTH OF MUTUALS WITH STOCK COMPANIES

	Assets per $1000. at Risk.	Surplus per $1000. at Risk.	Loss Ratio to Premiums Written.	Expense Ratio to Premiums Written.
HOME INSURANCE COMPANY	$10.53	$2.41	55.1%	40.5%
CONTINENTAL INSURANCE CO.	12.58	4.54	49.4%	42.0%
HARTFORD FIRE INSURANCE CO.	7.62	1.61	52.2%	42.0%
FIREMAN'S FUND INSURANCE CO.	10.19	1.85	59.7%	39.8%
AMERICAN CENTRAL INSURANCE CO.	8.21	2.01	48.0%	43.4%
MICHIGAN F. & M. INSURANCE CO.	9.57	2.36	53.8%	47.7%
AVERAGE OF STOCK COMPANIES	$ 9.78	$2.46	53.0%	42.5%
RETAIL HARDWARE MUTUAL	$16.13	$6.81	33.3%	16.5%
HARDWARE DEALERS MUTUAL	11.03	2.82	30.8%	18.5%
OHIO HARDWARE MUTUAL	12.37	5.70	36.1%	18.2%
MINNESOTA IMPLEMENT MUTUAL	11.61	2.87	33.3%	19.5%
NATIONAL IMPLEMENT MUTUAL	14.85	4.59	35.2%	14.4%
CENTRAL MANUFACTURERS MUTUAL	13.83	7.00	43.3%	28.0%
OHIO UNDERWRITERS MUTUAL	13.68	7.64	39.8%	26.7%
FINNISH MUTUAL FIRE INSURANCE CO.	41.88	32.51	37.5%	22.0%
AVERAGE OF MUTUAL COMPANIES	$16.92	$8.74	36.1%	20.4%

Nearly all of these Mutuals can stand twice their average loss ratio for the past five years plus their average expense ratio, in any one year, and still increase their surplus that year.

Many stock companies could not pay their losses in full if they had such a loss ratio plus their expense ratio, in any one year, even by wiping out their surplus and capital stock. No stock company exists which would not, under such circumstances, find itself materially weakened.

REPUTATION.

Endorsed by every State Hardware and Implement Association and many of the other Mercantile Organizations.
Approved by every State Insurance Department.
Recommended by Wholesale Hardware and Implement Firms and by many other Wholesale Houses.
Rated A-1 (Excellent loss paying record. Excellent management) by Alfred M. Best. (The recognized authority on insurance).
Policies in these Mutual Companies are acceptd by many leading Life Insurance Companies, Building and Loan Associations, Trust Companies and Banks, as collateral on loans.

OPERATING PLAN.

Charge established Bureau rate—collect premium in full.
Dividend at expiration of policy, credited on renewal, or paid in cash if not renewed.
Renewals mailed in advance of expiration unless policy holder advises to discontinue, then check for dividend is mailed to policy holder.

Our Policies are Written to Cover Three Classes of Risks With Dividends as Follows:

CLASS A. Hardware and Implement stocks and buildings contaning same, including Ford Dealers, also dwelling property occupied by owner.
Dividend 50%

CLASS B. Furniture stores, Drug stores, Shoe stores, Electric stores, Banks, Plumbing shops, Blacksmith shops, Garages.
Dividend 40%

CLASS C. All property not included in A. and B. Classes which meet our physical and moral requirements.
Dividend 30%

Being Offered Our Insurance Is Being Complimented: Because We Accept Only Good Physical and Good Moral Hazards.

HOW WE DO IT.

We keep expense down by having no high salaried officers or employees, and by having few agents.
We keep losses down by being careful WHOM and WHAT we write and keeping our risks scattered, besides demanding that all risks accepted meet our rigid inspection, often requiring improvements before accepting risks.

Of all STOCK fire companies ever organized 84% failed; of all MUTUALS 26% failed.

Failure ratios since January 1, 1920, of all Mutual Companies, all Stock Companies and all Reciprocals organized and operating in U. S. A. arranged in order in which they were first established: Mutual being the oldest form of fire insurance.

	Operating March 15, 1925	Failed since Jan. 1, 1920	Failure Ratio.
Mutual Companies	239	24	9.1%
Stock Companies	484	103	17.5%
Reciprocals	107	52	32.7%

This proves that Mutual is the safest of the Three Plans.

REMEMBER—Ours are "Standard Policies" and adjustments same as all A-1 companies.
REMEMBER—Everything you buy is bought on competitive basis, why not insurance?
REMEMBER—Most merchants have already refused to be imposed upon by local agents.
REMEMBER—That merchants after getting one dividend continue with us for life.

You Will Eventually Carry Mutual Insurance. Why not Investigate Our Proposition.

Write for Further Particulars to

CLASS MUTUAL INSURANCE AGENCY

FREMONT, *"The Agency of Personal Service"* **MICHIGAN**

GRAB-A-SLAB LOUIS.

John Widdicomb's Quick Wit as a Boy.

When the late John Widdicomb was 13 or 14 years old his father's furniture factory was located between the Bridge street bridge and C. W. Hathaway's edge tool factory—which was located on the present vacant lot next North of the Valley City Milling Co.—on the East bank of the river.

Between the Widdicomb and the Hathaway factories was a swift running tail-race, the South bank of which was built of pine slabs and upon this bank was a helterskelter accumulation of mill-wood scrap just as it came from the saws.

Like many another tail-race along the river front, the one here alluded to had various quiet little pools resting behind a projecting plank or stick of timber, each one of which was more or less favored as a safe resort by the black bass and the rock bass then so plentiful in our river.

This race was also known among the small boys of the town as a reliable "fishing hole" in those days when a good hook and line with a cork "bob" and a leaden "sinker"—usually a split bullet or two hammered down over, or a bit of tea-lead wrapped around the line—served every purpose of the wondrous rod, reel and fly of to-day.

True every "bite" hauled in did not reveal a bass or pickerel, because suckers, mullets and horned dace, dog-fish, bill-fish, bull-heads and cat-fish were common and not infrequently sought the lounging places of the other and more highly esteemed swimmers.

One delightful afternoon in June a 10-year-old boy named Louis Westlake and another boy a year or two his senior, Frank Cady, were fishing just where this tail-race came out from its passage under Mill street and were carefully picking their way along the slope of the mill-wood scrap pile. Presently a key-block gave away below them and the next instant, along with a bushel or two of the scrap, the two boys were floundering in the rushing flow of the race.

John Widdicomb, who was standing in a doorway of his father's shop and who had cautioned the younger boys as to the hazardous character of the scrap pile, saw the accident and shouting, "Grab a slab, Louis!" ran along the top of the pile until he had reached the river bank and then slid down to the water's edge.

Meanwhile Frank Cady, who could swim, had permitted the current to carry him out into the river to a tiny island thirty or forty feet away. But Louis Westlake, striking wildly and spluttering as he struggled to get a hold in one of the projecting ends of the slab foundation, was choking with the water that had filled his throat and had just given up to his fright and distress to be carried on down the river when John Widdicomb seized him and pulled him ashore.

"You made a mighty good fight, Louis," said John, as he helped the youngster up the scrap pile, and Louis replied: "I heard you yell: "Grab a slab,' and knew you'd save me."

All through the childhood and very brief youth of Louis Westlake—who died many years ago—he was familiarly known by his schoolmates and playfellows as "Grab-a-slab Louis"—and enjoyed the distinction.

Frank Cady, standing on the 75 or 100 foot strip of land out in the stream, called: "I s'pose I've got to swim ashore," at which John Widdicomb advised: "No, go to the upper end of the island, back of Sweet's mill and you can wade ashore," and Frank did as recommended.

His Predictions Came True.

Although they were fulfilled a trifle later than he figured, the predictions made two or three months ago by one of the best-posted commission house executives in the dry goods trade are coming true in fine style. This executive predicted something of a boom in dry goods buying by jobbers for the latter part of August or early September, basing his predictions on his analysis of stock conditions among both wholesalers and retailers and his knowledge of manufacturing conditions. Not only has trading in general lines of cotton goods been such during the last two weeks as to bear him out, but it gives promise of reaching larger proportions than at any other time in the last couple of years. Two things are held to be basically responsible for this situation—generally improved consumer buying and the realization on the part of wholesale buyers that the mills have not been crying "wolf" in their warnings of stock shortage due to curtained production.

Some Price Resistance Reported.

Some outcroppings of price resistance to the higher quotations made on broad silks are reported in the silk trade. So far these are only in individual cases and do not reflect any serious obstacle to the expected large sales of silks for next Spring, according to manufacturers here. There are cases, however, where manufacturers now have goods on their shelves which they are having trouble in moving. But, in the main, the trade is credited with having no substantial surplus of silk goods on hand. The general demand for silks during the past season, as indicated by the large monthly consumption figures, has been too good to permit of this.

Balbriggans Continue in Favor.

The strong situation in balbriggan fabrics continues, and producers are still unable to comply with all requests for immediate delivery of these cloths, it was said yesterday. While it is held likely that a good portion of the early demand has been satisfied, the call for balbriggan dresses is now coming from retailers in many sections of the country who previously have not been buying these garments. This has served to keep up the volume until further active reordering by other stores materializes. The belief is quite general that the favor for balbriggans will continue throughout the Fall and that there will be a good spring business in the fabrics.

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

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

Chase & Sanborn

Chicago

Deal With Every Matter According To Its Importance.

If you wish to be both successful and happy, you must get a true perspective, so that you can distinguish between the big and little things of life.

You must not waste your energy on little matters; and you must not fail to use all your energy—every last volt of it, when you are confronted with a great opportunity.

If you miss your bus and have to stand ten minutes in the rain—tra-la-la—what matter? But if you are on a boat, crossing the Channel, and your little daughter falls into the sea—jump overboard. That's what I mean.

You must train your mind to measure events as they happen. A measuring mind—that is a rare possession. All the ablest general managers have it.

A gold-seeker, for instance, must always be on the watch for nuggets, as he washes his dirt. At any time, he may step on a solid nugget of pure go'd which may give him more money than he would earn in a month by shaking his sieve.

Most men—is it not true?—build up a life of petty details, as a brick layer builds a house with 30,000 bricks.

This would be correct if they would only put windows in; but they build their lives like houses without windows.

They create lives of routine— eating, sleeping, smoking, working in a routine way and reading the news of the day.

Such lives often bring happiness, but they never bring success. They bring a lower grade of happiness, a cheap brass happiness which is often mistaken for gold.

This sort of life is the ideal of Civil Service and Socialism. There is no risk in it—no danger—no excitement. It is all routine and automatism.

Such a life reminds us of those paintings by Dutch artists, which show some common-place scene. all done with meticulous care.

Usually it is a painting of a kitchen, with every rug and kettle and dish accurately painted. There is nothing in the picture worth looking at, but it is correctly done. That is the Civil Service idea—all details and nothing worth while.

Compare such paintings with one of the masterpieces of Rembrandt—where there is a flash of vivid light on a man's face, and all else in the picture lies in darkness. There is a face that has been sculptured by a great life—a face that you can never forget.

Is it not true that the whole life of the average man is dominated by trifles? Does it not start in the morning with a fuss about his breakfast, and end at night with a fuss about his papers or his pipe?

The problems of the day, to an average man, are something like this—"Where is my umbrella?" "Who spilled this ink?" "Did you see my collar-button?"

Some men roar and some men bleat. Some rage and some whine. But all the roaring and bleating and raging and whining are about little things that don't matter.

Most men waste anger on objects that are not worth it. Then, when there comes a real and urgent need for anger, they have none left.

Many men go so far as to regard trifles as important. They must wear spats or carry a cane. Some devote their whole lives to the persistent destruction of cigarettes, and all else must take second place.

Many bookish people regard the splitting of an initiative as of more importance than giving up Gibraltar. They would break up the British Empire; but they would not say—"to hurriedly go." What silliness!

Many people regard Culture as a sort of technique in little things. They are the Pharisees and Sadducees of Culture. They neglect the weightier matters of success and justice and human nature and happiness.

It is the very essence of wisdom to put the emphasis in the right place. That is the secret of all genuine Culture—that it shows you the great things towering above the little ones.

The Russian peasant regards all things, big and little with indifference. To him, nothing matters.

This is the Oriental point of view—all things are alike unimportant. We are all Nothings, on our way back to Nothingness; and Life is a brief disease for which Death is the only cure.

Up to a point, we must be stoical—yes. But only up to a point. Stoicism, like patience, is a virtue, if you don't carry it too far.

There are times when a man must act like a log. Also, there are times when he must act like a lion.

We must always be on the watch for big opportunities. We must know when to use all our reserves.

Great chances come to every one. They do. But most men keep on with the routine or with some trifling matter and never see the great chances.

When, at last, your chance comes, the main thing is to be ready. Too many men realize that when it is too late—when they are members of the "I-Wish-I-Had-Club," to which most of us belong at 50.

Our English King Henry VII had his great chance when Columbus paid him a visit. He had a chance that would have changed the history of the world. But he was in a hurry to go hunting and he had no time for Columbus. Consequently, America was discovered by Spain.

Such great chances happen to all of us—Kings and common people alike. But when the knock comes at the door we think it is only some one else coming to bother us.

That is why it is one of the first duties, for every man who plans his life, to make up his mind as to what is important and what is not.

We must not be overwhelmed nor beaten down by the rush of events. We must deal with them as they come.

Life is partly self-control and partly self-expression. He that has both—each at the right time—will be a happy and successful man.

Herbert N. Casson.

Most men admire justice. Few men appreciate it when it is handed to them.

MORE THAN 210,000

Clipper Belt Lacers

Giving Perfect Satisfaction in Every Important Industry All Over the World

Clipper Belt Hooks
(100% staggered)

3,500,000 sold daily

Standardize on Clipper Lacers, Hooks and Clipper

Pins for increased Production, Economy and Satisfaction.

Ask for Circular No. 15.

CLIPPER BELT LACER COMPANY
GRAND RAPIDS, MICHIGAN

FIFTY YEARS AGO.

How Fruits and Produce Were Handled Then.

I came to Grand Rapids in the fall of 1875 when it had a population of 16,000 people. At that time there were three produce houses in Grand Rapids—O. W. Blain, who occupied a store on Ottawa street, just South of Monroe street, W. F Warner, who was handling butter and eggs and was in a basement in the Ledyard block, and Davis & Green, who had the store at 122 Monroe street, in the Gilbert block, which firm we succeeded, purchasing their business.

My brother, Edward A. Moseley, was associated with me and we were partners together until August 28, 1906, when Edward A. Moseley died. We did business at 122 Monroe street for ten years. We then moved to the Gilbert building on Ottawa street, where we did business for eighteen years, paying rent to the Gilberts for twenty-six years. We erected our present buildings and moved our office to Pleasant street in 1902. In 1876 the leading wholesale grocers were Freeman, Hawkins & Co., Cody & Olney and John Caulfield. William Sears & Company, cracker manufacturers, had a retail bakery, cracker and oyster store on Monroe street where the Boston Store is now.

Among the leading retail grocers doing business on Monroe street were: Horton & Stuart, who occupied the store at 120 Monroe street adjoining us; William Bemis occupied the store in the Bemis block; Rice & Moore had a store at the corner of Monroe and Ionia streets, where the Grand Rapids Savings Bank is now; Voorheis & Co. were in the Messmore building; Steward Brothers occupied the store adjoining Rice & Moore and Brummler & Brink occupied the store at 124 Monroe street, adjoining us on the South.

On Canal street, some of the leading grocers were: George W. Thayer, A. Rasch, Philip Kusterer, Mike Caulfield. On West Bridge street there were Parmenter & Furman, Rademaker & Konkle and Charles Pettersch and Arnott & Arnott. Philip Graham and B. S. Harris were on South Division street, and on East Fulton street was A. Buys. None of these houses are in business to-day.

There are very few firms in the wholesale business to-day doing business under the same firm name without any change in the name that were in business in 1876, and very few retailers. Of the wholesale houses, Foster, Stevens & Co. and Moseley Brothers are the only ones that I recall.

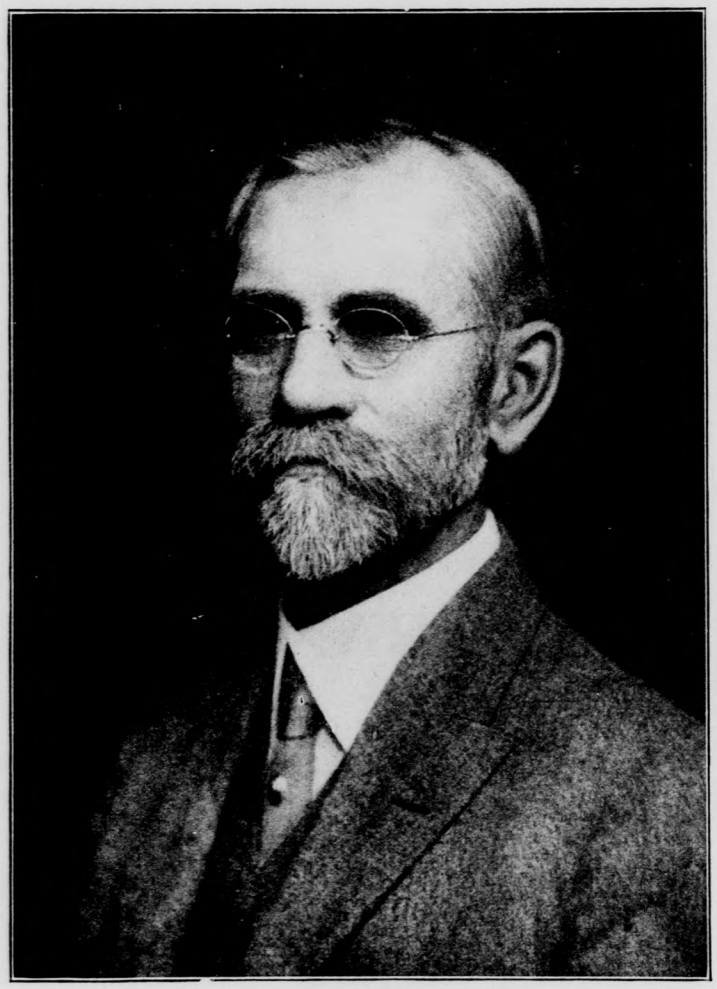
But few grocerymen are in business to-day on Monroe avenue. In the 70's there were eleven grocery stores on Monroe street and about the same number on Canal street.

F. Van Driele & Co., retailers of flour and feed, who were then on the corner of Monroe street and Ionia street, where the Peoples Savings Bank was, are in the flour and feed business to-day.

In thos days, we had no telephones and when a groceryman wanted anything, he came with his horse and wagon, selected his goods and took them home. There were no rejections or returning of goods. We made few deliveries except when a party wanted a wagon load. There was no public market. There were few gardeners and not many vegetables were grown. The farm produce was peddled around to the stores and sold. When fruit became more plentiful the farmers would congregate with their loads at the head of Monroe street.

In the 70's, Mr. Dias, of Gaines, and Bloomer Brothers, of Sparta, were about the only peach growers.

We had no telephones or typewriters. We were always at the store early and worked until 11 o'clock at night writing letters, soliciting business and cleaning up the work of the day. Buying was largely done by mail, as telegrams were not used as freely as they are to-day.



Timothy F. Moseley.

We handled large quantities of sun-dried apples. The large general merchants at Middleville, Hastings, Nashville, Charlotte, Eaton Rapids, St. Johns, Howell, Ovid and Owosso often had carloads of dried apples for sale that they had bought from farmers in their section in exchange for goods. We sold many to the wholesale grocers and large quantities were shipped to the Northern trade and lumber camps. The North at that time produced very little of what they consumed, so large quantities of goods had to be shipped to the Northern towns.

We received the first bananas brought to Grand Rapids by express. They came from New York and sold from $5 to $6 per bunch. Five bunches were as many as the trade would take at a time. Bananas were more of a curiosity at that time than an article of food, while to-day hundreds of thousands of bunches are consumed.

Pineapples were shipped by express from New York. The varieties seemed to be of a kind that would not keep over night, while the pineapples being shipped at the present time appear to have long keeping qualities.

Oysters in the 70's were used extensively. They were canned in Baltimore and shipped here in hermetically sealed cans, instead of in bulk, which gave them a much finer flavor. In 1876 I attended the Centennial Exposition at Philadelphia. From Philadelphia I went to Baltimore and made arrangements with L. W. Counselman & Co. to handle their brand of oysters in Michigan, with price and the fill of can guaranteed to meet any brand of goods of the same quality and fill. D. D. Mallory & Co., of Baltimore, with a branch house in Detroit and an agent in Grand Rapids, and some other Baltimore oyster houses were furnishing Michigan with oysters. Upon our making known that we were going to handle oysters we were informed by some dealers that it was out of our line and that if we handled oysters they would make the price so low as to put us out of business. That looked like fun ahead. Oysters, when we commenced handling were selling for 32c per can for Standards and 42c per can for Selects by the case to the trade. Every Monday morning Detroit parties cut the price 2c per can and continued to do so until the Standards were selling at 14c per can and the Selects at 24c per can wholesale. Our shippers were furnishing us the same full can of oysters at 14c, and we continued to do business and we always had plenty of stock with which to fill our orders. At one time, just before Christmas, we had heavy snows so the railroads were blockaded and our Baltimore friends expressed us a carload of oysters at an extra cost of $5 per case, so we would not have to disappoint our customers. We are afraid the trade did not appreciate the efforts and expense of the oyster packers to supply them with goods. We continued to handle oysters for twenty years until oysters were shipped here in bulk and canned in the West. The fill of can was then made according to the price the party wanted to pay and we were unable to meet the competition with Baltimore canned oysters. Oysters in wholesale lots are a very hard product to handle. When the weather is warm the trade do not want them at any price and when it is cold they are eager for them. One year, just before Thanksgiving, the weather turned suddenly cold and everyone wanted oysters. We had 200 cases come in by express one afternoon, all of which were sold immediately to the trade in the city and shipped to points North as far as Traverse City and Petoskey.

Among the stock of goods purchased from Davis & Green was a carload of apples. One of our first customers to purchase goods was Heman N. Moore, of Rice & Moore, grocerymen. With a hatchet I tried to open some of the barrels to show him the fruit. As I had never opened a barrel of apples, I did not make much progress. Mr. Moore suggested that he take the hatchet and very soon he had the heads out of the barrels. As soon as Mr. Moore left I took the hatchet and opened and headed barrels until I was able when the next customer called to show the fruit promptly. I have always made it a point to know myself how the details belonging to the business should be done.

There was also in the Davis & Green stock a carload of marrowfat and pea beans that had been left by a grower to sell on commission. The market being dull, the grower was unable to sell them. They were of extra fine quality, which indicated they had had a perfect season for curing beans. We sold the pea beans to the trade at 70c per bushel and the marrowfats at 80c per bushel, which showed the bean market in 1876 was at a low ebb.

We purchased three cars of beans in the 70's in Ionia county, and when we received them in Grand Rapids, we found that in order to sell them they would have to be handpicked. As we had no mils for milling them or facilities for handpicking them, we made arrangements with a number of families in town to handpick them and we had the beans carted to their residences. We have had some seasons when

(Continued on page 122)

The

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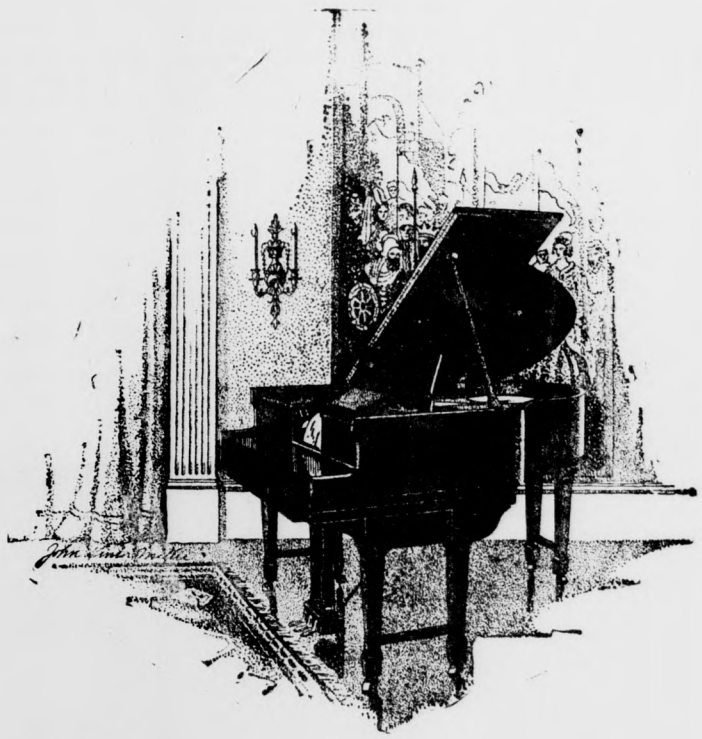

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DUO-ART

Reproducing Piano

This is the marvellous instrument through which Paderewski, Gabrilowitsch, Bauer, Hoffman, De Pachmann, Ganz, Cortot, etc., play for you in your home—every rendition identically the same in every particular as though they were there in person. The DUO-ART is the means to the very best in music—to musical enjoyment in the home such as no other instrument can provide.

We cordially invite you to come in and hear it. A visit places you under no obligation whatever.

Grinnell Bros

Headquarters, Grinnell Bldg., Detroit

GRAND RAPIDS STORE,
26-28 Division Avenue, North

Other Branches at:

Adrian, Ann Arbor, Bay City, Flint, Hillsdale, Jackson, Kalamazoo, Lansing, Monroe, Owosso, Pontiac, Port Huron, Saginaw, Traverse City, Wyandotte, Ypsilanti, Toledo, O., Windsor, Ont., 9 Detroit Branches.

THE SEA OF CHANCE.

Christopher Columbus as the First Traveling Salesman.

Christopher Columbus, George Washington and Abraham Lincoln were all salesmen. They did not actually sell goods but they embodied all the mental and spiritual elements that involved salesmanship, including a thorough belief in their proposition. A man who does not believe in his proposition, either as a salesman or as a public character soon degenerates into a confidence gamester. Every discovery and every reform involves the salesman's qualities and devices.

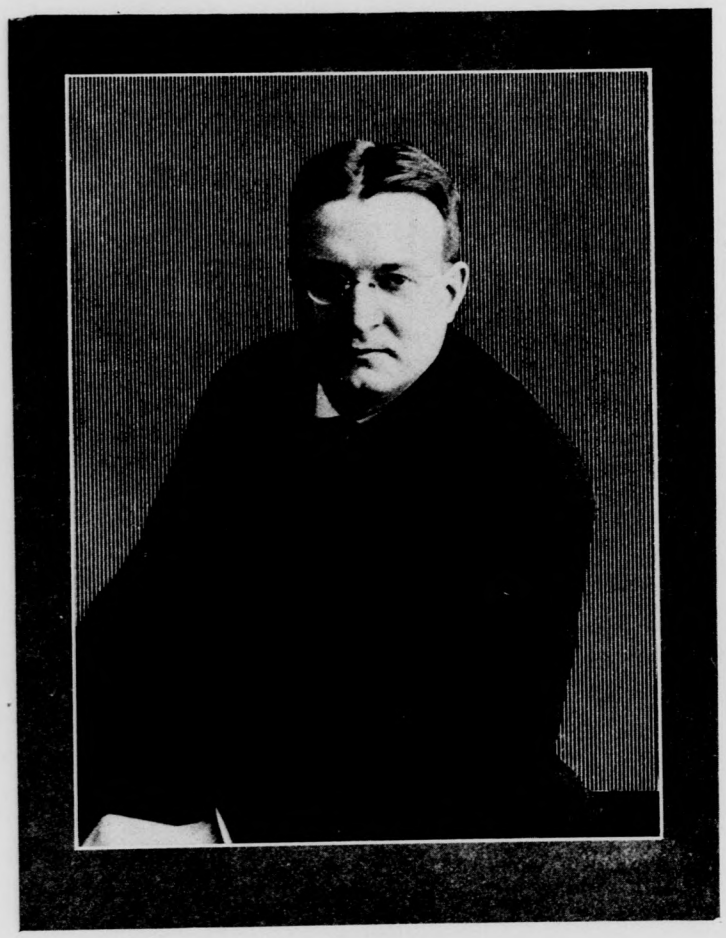
George Washington built up a regular modern business organization around his revolution, with himself as the general manager doing the heavy work. He had department heads in the way of Ben Franklin, as financial man who looked after the credits, money for the pay roll and monthly supply bills; and Tom Paine as advertising manager who wrote the pamphlets, books and made speeches—kept them all "het-up" with publicity and "reason why" to a point of excitement exhibited in a dry goods store on bargain day.

The character with the salesman quality more highly and conspicuously developed was Christopher Columbus. He started out to sell a continent, a thing in which he believed implicitly, but all the monarchs of Europe thought it blue sky. He started out in life as a weaver, in Genoa. All accounts say he was a good weaver excepting he had "shifting feet." That, by the way, was a term applied to printers around the country newspaper offices a generation ago. Many of them were good printers, but they had "shifting feet"—that is, they would work well and faithfully—but after a time their feet would begin to shuffle while standing at the case and in order to give them exercise would have to pedal off to the next town.

But to return to Columbus, the salesman. The only means of long distance travel in those days was by ships, and "shifting feet" led him to the sea where he became the greatest navigator the world has ever known. Nowadays navigation is a comparatively easy science—by means of the Greenwich chronometer and a modern quadrant. The only means in Columbus' day was by dead-reckoning and his skill became developed almost to a point of instinct. He could make a landfall in any known port in the world. A course once sailed by himself or accurately charted by another ship's master was like a well-known country road to him.

Some time after his thirtieth year he entered partnership with his brother and opened a shop in Lisbon as a sea-chart and map-maker. It was in this profession that the vast expanse of unknown seas impressed itself upon him and his feet began to shift just a little. His shop naturally became a hang-out for ship-masters, and a possibility of a continent or chain of islands in the West was often the subject under discussion. Then later some of these masters reported land-birds while sailing to the extreme West of charted waters. Columbus' feet shifted a little more.

Like all men with a big idea, he did not start to develop it in a small way and went first to the best prospect—the King of Portugal. There is said to be three different stages to a sale—the approach, the presentation, and the appeal. Columbus used political friends in the way of his wife's relatives for an audience in court—this was the approach. He was strong on presentation for he used selling reasons. He told his majesty that the world was round, a fact that the King would not dispute, that there was a way from East to West and from West to East. He quoted from the Apocrypha that only one-seventh of the earth was covered by water, and finally all the stories of the floating branches, land-birds, the strange boats hollowed out of logs and bodies of the strange race found therein he presented as reasons from every possible point of view, to the religious spirit of the time—even to suggesting as a closing appeal that the natives of these modern lands might be converted to the Christian faith.



David Gibson.

Columbus had the pen in the ink and ready for the King to put his name on the dotted line, when the King bucked at the last minute, and called in a committee of three high-brows. These men tickled their own vanity by reading of what they approved on astronomy and science of worlds. Obviously there was nothing in any of their reading of what Columbus had to say and they rendered the King an adverse decision. While these high-brows he was again referred to a committee of wise ones who had learned much from books that wasn't so and this meant another turn-down. Sore and disappointed but not discouraged, he set off on foot across country, without friends or money, for the court of France.

A man with an ambition will realize it, by the law of average, if he holds to it long enough.

All forces in nature are not negative ones. They may be in the majority but the forces to success are in the air, somewhere, and we meet these positive forces to success by seemingly mere chance. Prentiss Mulford used to say that thoughts were things—that a prayer was a desire—when you desired a thing you at once created an unseen force to that end. A lot of us who have had ambitions and early struggles can recall that the turning point in our lives and to success was when we least expected it—the result of meeting a man on the street or some other simple incident.

Take General Grant as an illustration. After being cashiered out of the old army for drunkenness, at the outbreak of the Civil War he was employed by the State of Illinois mobilizing troops. These troops were all sent to the front and Grant was again out of a job. Sick with disappointment he stood in the entrance of a hotel in Springfield, Ill., one night, and by the merest chance he met the one who had the desire and power to place him in the current which carried him to the head of a great army and made him ruler of a great nation.

But to return to Columbus; the unexpected came unto him by the merest cvhance, and as the result of this chance we are all here to-day. On his way across the country to France, he stopped one night at the door of the monastery of Our Lady of La-Rabida for food and lodging. The door opened to a New World. The isolated monks welcomed the stranger. They found Columbus most interesting with his news and gossip of the court. The monks were good listeners. Columbus with his salesmanship overalls still on, told his oft-repeated story. One of the monks, who was at one time the confessor of Isabella, was so forcibly impressed with the idea of the land beyond the seas that he held Columbus in the monastery, until he could get the machinery at work that finally gained the appropriation from court.

Columbus was a good deal like a traveling salesman who just stopped in somewhere, got to gossiping about trade and conditions, picked up the news of a possible order and the wedge to it. After Columbus returned home from his voyage he applied advertising principles by organizing a street parade with natives, parrots and strange animals from the new world. He even carried nuggets of gold high on sticks. By these means he raised the money for a larger fleet in his second voyage and for stocking the colony.

The general nature of any success, whether it be practicing a profession, politics, discovery or the selling a profession, politics, discovery or the selling of goods, embodies about all of the same elements. There is publicity, approach, presentation and appeal—we all apply them in one form or another. No man who has attained success has seen in advance the working out of the means by which he attained it. He has seen the final result but not the means. It is simply casting out on the sea of chance until the positive forces appear by the final law of average.

David Gibson.

Not a Slouch.

They were talking about inventions.

"The man who invented the flyin' machine was a great genius," said Pat.

"Hi think wireless is the greatest invention," said 'Arry.

"Vell," said Ignatz, "the fellow that invented interest was no slouch."

Changing Business Methods

THERE has been a large amount of discussion in all lines of business about the changed condition in business and this is just as true in the grocery trade as in any other.

There comes into the business world from time to time new ideas which are recommended as a new and short pathway to business success.

However, while there are those changes which are constructive and have taken the place of older methods, there are also a large number of schemes explointed which live and seem to thrive, but finally reced from the spot light, or die entirely.

We want to talk to your today about the new idea that is constructive. We wish to bring to all of you the results obtained by those retailers who have been adopting constructive methods, which are helping their business.

Some one has said "fight fire with fire", and this possibly may be true under some conditions, but the real successes in this world have been built out of hard work, constructive thinking and rational endeavor, rather than by the vicious method of tearing down by ugly competition and endeavoring to do the impossible by selling goods without a profit.

Some time ago we started the creation of a line of goods under a private label of our own known as "The QUAKER BRAND" in a beautiful package of red, blue and white.

The basis of this entire endeavor has been to find the best goods that could be produced in their class, and to maintain a standard of merchandise where the dealer who knows, would realize the standard of quality.

We believe that discerning retailers, by using the knowledge which they have gained through years of experience, and employing aggressive sales methods, can build a business on this class of goods which would be *their* business and not subject to unethical competion.

We believe we have solved the problem of the independent grocer by creating a line of high quality goods under the brand of "QUAKER", which are sold to community grocers.

Not only are the quality and price right, but the labels and packages used exclusively for this brand, are the most attractive that can be produced. And present a splendid appearance on the retailers' shelves.

There are a large number of retailers using these products in increasing quantities, and the number of retailers is increasing each day.

We offer you the testimony of those retailers who have used this brand of goods, as the best recommendation we can give you.

Ask the man who is building his business on "QUAKER QUALITY" and developing the QUAKER idea in his business and he will tell you what a tremendous help it is to him in meeting the conditions of today.

QUAKER COFFEE is the largest selling brand in the Grand Rapids market and there must be a reason.

The reason is that QUAKER COFFEE is the best coffee that can be produced for the money. It is sold to the consumer on a basis that gives him the biggest value and the most satisfying cup that can be produced (and it pays a fair profit). The story of QUAKER COFFEE is the story of every other QUAKER item.

We urge you to give serious consideration to the building of your business on a line of goods like this. And we challenge the competition that tries to persuade you away from the QUAKER idea. It is the coming method of merchandising for successful endeavor and we invite you to join with us in the development of this big idea.

WORDEN GROCER COMPANY

Wholesalers for fifty-seven years

The Prompt Shippers

FIFTY YEARS AGO.

(Continued from page 118)

we have had low priced beans. I remember one year we had 22,000 bushels piled in our warehouse that cost from 55 to 75c per bushel handpicked, including bags.

We have had years when potatoes have sold for very little money. One season we bought at a station North of Grand Rapids potatoes at 6c per bushel loaded. One party bought and loaded us a number of cars. He refused to be to the trouble of weighing them, and insisted on our unloading the cars at Grand Rapids, weighing them and paying him for the potatoes at the "outweight." This was during the winter time.

In the spring of 1877 butter was very scarce. It was the custom of the country merchants to hold jars of butter until spring, then work it into rolls and wrap them in cloth and ship in barrels or tubs made from sawing sugar barrels in two. Once when butter was scarce and selling at 33c per pound, we had a barrel of butter consigned to us to be sold. It was from an Orange merchant who wrote he had more butter to be shipped, provided the butter brought a good price. The butter was strong enough to stand alone. A Canal street merchant came in soon after the butter arrived looking for butter and before he had time to fully examine it another groceryman appeared. Being fearful the other merchant might get ahead of him, he said he would take it before fully examining it. The consequences were the Canal street merchant had butter to sell for months to come. We made returns to the Orange merchant at 33c and told him we could sell more butter if he had more to ship, but we never received any more consignments from him. We learned afterwards that he did not expect more than 12 to 15c for the butter and thought we were "working a flim-flam" on him.

In the year of 1870 there was a great scarcity of early potatoes, just after the old potatoes were out of market, and we had 1,500 barrels arrive one rainy afternoon. The market was bare. We had ten draymen hauling potatoes in the rain delivering ten to twenty barrels to each of the leading grocerymen, and we sold that afternoon 300 barrels at $5 a barrel, taking in $1,500 in cash from small grocerymen who came with their wagons and hauled them home in the rain.

New firms frequently engaged in business and their existence was from a month to a year or more. One young man, who married a wife whose father was well-to-do, started business with his father-in-law for partner. He was going to show us how to do business. He lost $2,000 within a month and his father-in-law thought it was time for his son-in-law to seek other pastures.

Years ago the railroads used to handle freight and move cars much more promptly and satisfactorily than they do at the present time. We used to be able to have a car go to a point fifty miles North of Grand Rapids, get a load of potatoes, have it returned to Grand Rapids and unloaded in three days. The cars would make two round trips a week. To-day it takes about three days after a car is ordered to a point North for the railroads to get a car switched and into the train and moving and there appear to be delays all along the road and at the loading stations. A car is now often ten to twelve days getting to points North and getting back to Grand Rapids and two to four days being switched.

There is a great deal said at the present time about lowering the freight rates. We do not think we want lower freight rates. What we wish is better service. If higher freight rates would give us better service we would advocate an advance of freight rates of from 5 to 10 per cent. It is the consumers in the end who would have to pay the advance, but the advance would be so small that no consumer would know there was an advance.

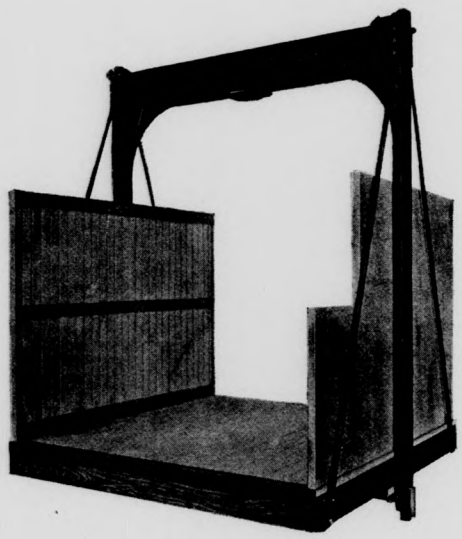
If I remember right, a freight car is said to move at an average of 22 miles a day. If the railroad companies could be compelled to furnish cars immediately when ordered and motive power to move the cars and move a loaded car 200 miles every 24 hours, every shipper and consumer of farm produce could afford to pay 10 per cent. higher freight rates. It is the consumer who has to pay a large percentage of the loss on goods while in transit. If a car of produce through slow movement reaches destination in bad condition the cost of the goods spoiled has to be added to the cost of those that are merchantable and the consumer has to pay the bill. It is the slow movement of goods by railroads that is responsible, to a great extent, for the high cost of living. When a car of apples or potatoes is fifteen days on the road when it should not be more than four days and 25 per cent. decay in transit, the 75 per cent. has to pay for the whole car and the consumer has to pay the loss. There are no dealers who can stand these losses themselves and continue to do business. The losses have to be added to the cost of the goods and the public have to pay the advance. We do not want the railroads to be forced to accept lower freight rates, but they should be compelled to furnish cars immediately when ordered and move a loaded freight car 200 miles in twenty-four hours.

Railroads should be required to furnish cars immediately within three days after being ordered or be made to pay for the losses caused by the decline in the price of the goods while waiting for cars to load. Railroads should move cars to destination without delay or be made to pay for the decline in the value of the goods while in transit caused by the delay of the railroad in not delivering goods on time. Give the railroads a 10 per cent. advance in rates, if necessary, in order to enable them to furnish better and satisfactory service.

Timothy F. Moseley.

An old saying is "Every man has his price," yet many men give themselves away.

When a fellow turns his back on the light every shadow frightens him, and often his own most of all.



A Typical Leitelt Freight Elevator Car. This car may also be furnished with steel enclosure, steel floor or other equipment to meet particular requirements. Standard designs have been developed for garage and large factory requirements.

Is All Your Floor Space Accessible?

You may have a basement or an extra floor which you cannot use to advantage with only the stairway available for handling the material. That space may be made valuable to you by using an elevator which will meet your particular requirements.

Why not call upon us to study your conditions? We have worked out similar problems to the advantage of many building owners. This service is available without cost or obligation to you. It may result in making that extra floor space of real value to you.

LEITELT IRON WORKS

Founded 1862 Grand Rapids, Mich.

Elevators for Every Requirement

An Incident in John Widdicomb's Career.

Forty-seven years ago I met with a series of misfortunes which would tend to dismay almost any man. The business with which I was connected and in which I had invested all my savings up to that time was destroyed by fire. This not only threw me out of employment but involved me in a liability as an endorser with others. My associates on the paper ducked and I was left to meet a $600 bank obligation single-handed, which I accomplished by putting in "double headers" on the old Daily Democrat at the rate of $3 per night. I could do this about three nights per week, in addition to my regular daily duty as news editor of the Daily Eagle. At the end of 67 weeks I received the cancelled note from the hand of Cashier Brisbin. It has been the proudest possession of my life, because it enabled me to look at myself in the glass without shrinking.

Within a week after the factory was destroyed the house in which I was living burned to the ground, depriving me of nearly every vestige of clothing and every article of household furniture which I possessed. I walked the streets of Grand Rapids for several months, seeking employment, earning scaracely enough to keep my family supplied with groceries and not enough to properly replace the furniture and clothing which had been destroyed by fire. I had ample insurance to cover my loss, but it was in a stock company and I was euchered out of every penny due me because the agent had made a mistake in entering the street number of the house I lived in and the unscrupulous adjuster took advantage of the technicality to swindle me. I have never had any respect for stock fire insurance companies since that unfortunate experience.

In this emergency I was given an opportunity by Senator Dickinson to establish a weekly newspaper at Dickinson, North Dakota. Senator Dickinson had saved the land grant of the Northern Pacific for that road and, in gratitude to him, they had located a town one hundred and eighteen miles West of Bismarck, naming it Dickinson and making it a division headquarters. It has since become a town of considerable importance, being the county seat, with three newspapers and 5,000 population. There were eighty applications for the opening that Senator Dickinson offered and for some reason he gave me the first chance. I had fully decided to leave Grand Rapids for good and embrace the opportunity to remove to Dakota. Meeting the late John Widdicomb one day on the street, he took me in his buggy and asked me as to how I was getting along. I told him plainly that I had concluded that there was no place in Grand Rapids for me and that I was going to Dakota. In a very frank and friendly manner he told me that I was mistaken; that there was a place in Grand Rapids for me; that if I would be patient and faithful and hopeful all things would come around in good time; that so long as I was downhearted and dismayed every man I met would give me a kick down hill, but if I would keep a stiff upper lip and be courageous every one who met me would extend a helping hand and give me a lift. He was so much in earnest that—busy man although he was—he kept me in his buggy for two hours and at the end of that time he exacted a promise from me that I would stand my ground like a man. I kept the faith and if my career in Grand Rapids for the past forty-nine years has been worth anything to the city or the State—if, in my humble way, I have succeeded in putting hope and courage into some other fighting soul—John Widdicomb should be given the full credit for it.

After the panic of 1893 and the retirement of Mr. Widdicomb from the Widdicomb Furniture Company I met him one night in the Morton House and retold him this story. He said he had nearly forgotten the circumstance and that I was wasting my time repeating the story to him and asking him to make a personal application of it, because "an Englishman never knew when he was licked and, athough he was "down" at the time, it would be but a short time before he would be on his feet again. It need hardly be stated that Mr. Widdicomb's prediction proved true.

I regarded Mr. Widdicomb as one of my best friends, because when times were dark and I could see no ray of hope ahead he said the word at an opportune time that encouraged me to take a fresh start in the world.

E. A. Stowe.

Blue Cheviots Are Favored.

The demand for blue cheviots is easily the feature of trading in men's wear fabrics. They are in request for both Fall and next Spring. Buyers who intend to use the fabrics for the present season are being compelled to take three to four weeks' delivery. So strong has the recent interest in the goods been that it is said spot stocks, even those in the hands of jobbers, have been almost entirely cleaned up. The demand which the clothing manufacturers are receiving from retailers is taken to prove that consumers are buying double-breasteds more than ever, and blue cheviots are regarded as the logical cloths for this suit. Prices of these fabrics range around $1.70 to $1.90.

Increasing Use of Soft Collars.

Manufacturers of men's semi-soft collars see no reason to fear a falling off in the use of this type of collar during this Fall and Winter. Regardless of any drop in temperature, more men are wearing these collars in place of the starched ones than ever before, it was said yesterday. Added momentum has been given this trend, it was pointed out, by the vogue for fancy shirts, which come in both collar attached and collar to match models, with the latter, however, predominating. Soft collars go with most of these shirts, although some manufacturers are offering them with starched ones. The fine and medium point styles lead in the collars being bought by retailers.

DOLLARS IN YOUR POCKET!

Everybody—everywhere—use soap every day, particularly people demand Jap Rose Soap because—

For a beautiful complexion—

Jap Rose completely cleans the skin pores. Only a perfectly pure, transparent soap like Jap Rose can do this.

Its pure tonic ingredients enter the tiniest openings, get out the dirt, stimulate the nerves and give skin new life.

For a real Shampoo—

Jap Rose makes the hair look natural the same day you shampoo. It cleans the hair perfectly. Yet it does not rob it of its life. This is because Jap Rose contains tonics that benefit hair and because Jap Rose leaves not one bit of deposit.

Women are learning this new beauty truth that is sending them by thousands into the stores to buy Jap Rose. Never before have we put such a selling effort behind Jap Rose—newspapers, billboards, signs, window displays—which are making customers for you.

Are you taking advantage of this increased demand? Write us today for information valuable to help in your sales. You can bring Jap Rose business to your store.

JAMES S. KIRK & COMPANY **CHICAGO, U. S. A.**

JAP ROSE

PROSPERITY SPECIALIST.

He Discounted the Bankers' Panic by Investing in Stocks.

When Joe Sheffield closed his books that Thursday evening there was a look of relief upon his face so that the man really seemed to be only about 30 years old; whereas, in reality, he was past the half century mark. It was just when the policeman outside had given the store door its usual hourly rattle, to reassure the man that it was securely locked, that Joe filled his pipe and, putting on his overcoat, started for his home.

"Out pretty late, Mr. Sheffield," said the policeman as the merchant passed him with a brisk step, and the reply was: "Yes, we chaps who buy and sell and win or lose have to work late sometimes."

And that was the last that anybody saw of Joe Sheffield in Warrenton for over a month. There were no wife nor children to worry over the disappearance; but, even although the Sheffield store was opened regularly each morning, with the head clerk in charge, there was much anxiety as to the proprietor of the establishment. And this anxiety spread to the bank when Saturday morning came and no word from Sheffield. By Sunday morning the papers had gotten hold of the facts, so far as known, and had published them under more or less startling headlines.

Joe Sheffield was known all over the town as a somewhat dignified, self centered man, whose entire personality told of regular habits and good health, but he was also credited with being an atheist and a woman hater; and because of these two traditions—which he never took the trouble to dispute—his trade was not so large as it should have been, while, socially, he cut no figure whatever in the little city.

Commenting on Mr. Sheffield's sudden and mysterious absence, the papers stated that the banks allowed that finances had nothing to do with it because "he had the largest cash balance in bank, probably, of any merchant in Warrenton;" and the head clerk, when questioned by the reporters, had said, "I have no idea where Mr. Sheffield is or why he has departed so unceremoniously; but I do know that his credit is No. 1 and that until I have some word from him or someone who represents him this store will remain open and be doing business as usual."

Joe Sheffield had built his store up from almost nothing, month by month and year by year, and during all that time had never been known to take a vacation. Not that he was such a tremendous worker so much as that he was always on duty year in and out. Without ostentation he had invested his profits as they accumulated in vacant property, now and then putting up a small house or a pretentious one, as it happened, and somehow he always managed to find a purchaser at a profit. For these reasons and because he was respected for his industry and his thrift and because his store remained open for business with even the man in charge ignorant as to what had become of his employer, Dame Gossip got busy.

A double life notion gained credence and, as a necessary sequel, there came into being suspicions as to foul play or a just retribution, and the community could not decide which.

About this time it occurred to Peter Baker, the leading banker, that he had heard Sheffield complaining about the "bankers' panic" and was reminded that his bank had declined to cash a check for several hundred dollars presented by Sheffield during the tense days of that panic. And he also remembered that Sheffield had then and there asserted that such a panic, originating as it did, could not stop prosperity for any man who truly desired such a condition for himself; that he had even uttered two or three profane exclamations directed individually at Baker, who had replied: "Joe, you're crazy."

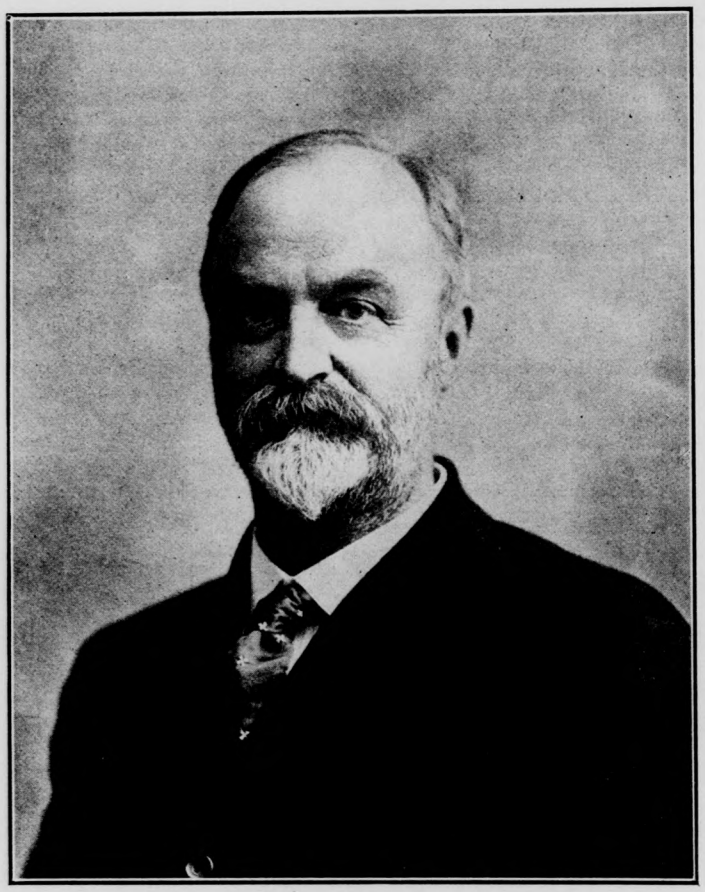
And so it was noised about—and the news flew like a forest fire—that Joe Sheffield was insane and wandering helpless and alone somewhere. Many were the expressions of sympathy over the situation, and every day men and women called at the store to learn the truth as to that situation and, incidentally, to say that while Joe was peculiar, they never suspected that his mind could become unbalanced. At which the head clerk would say: "When you or somebody else comes in here with a doctor's certificate that Mr. Sheffield is crazy I may begin to think the matter over."

After thirty days of this sort of excitement a morning paper came out with the headlines:

JOE SHEFFIELD A MILLIONAIRE.

He Discounts the Bankers Panic and Wins a Fortune.

And following the caption came a communication addressed to the editor. It said that he had left Warrenton on the impulse of the moment and had deliberately remained away, determined to beat out the bankers' panic and show prosperity was more a question of individualism than of general conditions. "And so I came East" (the letter was dated New York) "and began to investigate stocks. I realized that the market was bad and that everybody was frightened; I appreciated that I was a veritable novice at the game and that if I went into the Street with my eyes wide open I was liable to have my coat sheared clean off my back; but I made the plunge and, without further details, I know it will please the people of Warrenton to know that upon four investments I find that I am a million dollars to the good. I will return home Tuesday."



Charles S. Hathaway.

It is difficult to picture the furore caused in the little city by this announcement over Mr. Sheffield's name of his good fortune. All the morning business men who rarely, if ever, had done such a thing came into the store to have the head clerk confirm the newspaper report and to tell him that "Joe is always odd, but, at that he's a mighty smart business man;" and other similar half baked flatteries. And in the afternoon mothers and daughters who had never before done any trading at the Sheffield Store, as it was known came in to do a little shopping and, incidentally, to congratulate the head clerk on his employer's good fortune. The matter was town talk all day and Mr. Baker, the banker, even admitted that Joe was clever and clear headed even if he were an atheist and a woman hater. And the policeman who last saw Sheffield before his departure admitted on the quiet, "I knew by the man's manner that night that he had something up his sleeve."

On the day after the publication of Sheffield's communication the following item appeared in the morning papers:

"On the 16th inst., at Mahoptokorick Mass., at the residence of the bride, Mr. Joseph Sheffield, of this city, was united in marriage to Mrs. Sara Stock, widow of the late Hon. Clark Stock, the Rev. Dr. E. E. Clark officiating. Only the three children of the bride and immediate kinsmen and neighbors were present, but the occasion was admirably carried out and was delightful. The decorations were beautiful. Mr. and Mrs. Sheffield are expected to arrive in this city next Tuesday afternoon." Charles S. Hathaway.

Some Wonders of Invisible Light.

Prof. R. W. Wood of Johns Hopkins University recently demonstrated some of the strange effects of invisible light. The phosphorescence of various substances under the ultra-violet rays has already found application on the stage, Dr. Wood said, for by dressing the actors in costumes of material readily affected, they seem to glow. Scenery so treated has also been employed, and by mixing various visible colors with ultra-violet, the same background may be made to appear vastly different.

Dr. Wood revealed that ultra-violet rays were used secretly during the war for invisible signaling at night. The rays were focused and directed in the same manner as ordinary light in a searchlight, but the invisible light could only be detected through the use of the proper detecting apparatus.

Ultra-violet rays are like those of ordinary light, Dr. Wood explained, except that the waves of which they consist are shorter than those of violet light, the shortest that we can see. Red light is the longest of the visible rays, and beyond them are the infra-red, also invisible, but with very different properties from the ultra-violet. They do not have the power of inducing phosphorescence, but they do have the peculiar property of passing through mist and water vapor, a property used to advantage last summer in making photographs of Mars when it approached close to the earth.

Photographs were made of Mars with filters which transmitted only the infra-red rays, the chemists were told, and it was found that details on the surface of the planet were brought out which were quite invisible in pictures made with visible and with ultra-violet light. Further, the diameter of the planet in the infra-red pictures is appreciably less than in the others, so that astronomers have concluded that the presence of an atmosphere is indicated. These experiments were similar to some made several years ago by Dr. Wood, when he photographed the moon in a similar way.

We are one of the very few concerns in America that control operations from the raw wool to finished garment. We buy the wool direct from the farmer. We scour (not harshly) this wool in Chippewa soft spring water. We dye, spin, weave and finish the fabric and then sponge and tailor-shrink the cloth preparatory to laying on wide cutting tables; and finally the tailor rooms, all under one roof and management.

This advantage is passed on to our customers in the way of superior Woolens under-priced.

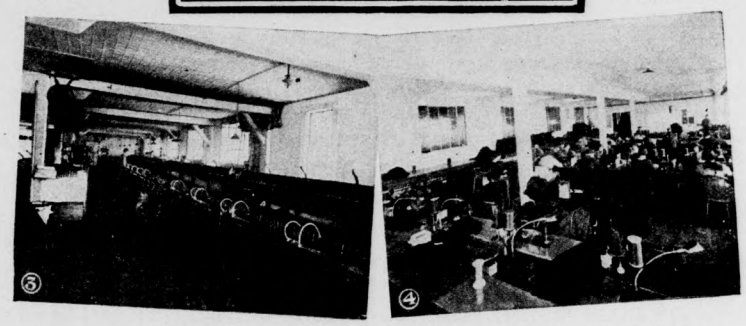
ABOVE
Wool as it comes from the grower.

ABOVE
Carding the Wool

The Chippewa
REG. U.S. PAT. OFF.
WARRANTED ALL WOOL
CHIPPEWA FALLS WOOLEN MILL
IN WIS.

BELOW
Spinning the Carded Wool into yarn.

BELOW
Sewing Room



Clothing made Right at the Woolen Mill is the economic way to produce and means better woolens for less money.
Above illustrates a few of the operations. Write for free Booklet showing process of raw wool to finished garment.

A display of "Chippewa" garments will attract instant attention.

No prospective customer can resist the appeal of wooly warmth, style and utility built into every article we make. Besides Ladies' long and short Coats "Chippewa" Line comprises Men's Overcoats, Mackinaws, Sport Wear.

Sport Blouse with Knit Bands at bottom are popular for boys and girls as well as grown ups. In small and large check flannels of different colors for men, women and children.

Kersey Pants, Flannel Shirts, Auto Robes, Steamer Rugs, Bed Blankets, Wool Batting, Etc.

We invite correspondence with leading concerns in towns where "Chippewa" Woolens are not carried. Write for Illustrated Literature showing our entire Line. Samples gladly submitted for inspection.

CHIPPEWA FALLS WOOLEN MILL COMPANY

Chippewa Falls, Wisconsin

OLD TIME MERCHANTS.

Glimpses Which Date Back Fifty Years or More.

Abraham May won and deserved the friendship of many during the score of years that he was engaged in the business of selling clothing and men's furnishing goods in Grand Rapids by giving personal attention to their needs. Most of his time at the store was spent at the entrance, where he handed out a kindly greeting to those who entered. Patrons were led to any one of the several departments of the store that they might wish to enter, and on their departure Mr. May would extend his personal thanks to the caller, whether a purchase had been made or not, for the kindly consideration that had been conferred upon the firm. Mr. May trained his sons carefully, in the expectation that one or both would be his successor in the management of the business. On one occasion the writer, noting the absence of one of May's sons from the store, asked the reason for his failure to appear at the cashier's desk as usual. "I sent him to the Morton House to examine a line of furnishings goods and head an order," Mr. May replied. "Lacking experience in the purchase of such goods, he wil probably buy a lot of stuff that will be unfit for our trade, but such an experience will be a part of his business education." One son is managing now the firm's business in Grand Rapids; the other is in trade on his own account in Atlanta, Ga.

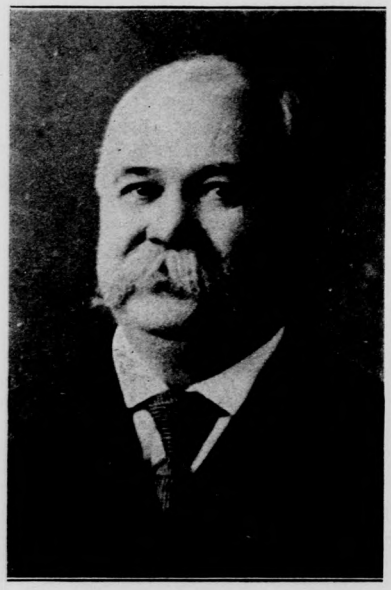
George F. Owen, a dealer in musical instruments, was a story teller who enjoyed great popularity. He was ever ready with "a new one," coined usually in his own brain. His store was the resort of many who desired to hear the latest and enjoy the hearty laughs.

George Voorhis was a successful grocer, due largely to the excellence of the goods he carried in stock and the popularity of the salesmen he employed. John Cassaday could please the most exacting customer. George Hepburn, Ed. Doran and Frank Winsor were scarcely less popular. Voorhis occupied at different times stores at the corner of Division and Monroe avenues and opposite the East end of Market avenue. Cassaday took a week off once a year and devoted it to the bars that flourished in his neighborhood.

Ed. Wilson, of Wilson & Harvey, druggists, usually remained at his store until an hour long after midnight. Among the patrons of the firm were Dr. Edie, J. M. Metheaney, Clayton E. Gill, and others of the business community. Special meetings of the group were held frequently behind the prescription case, where stories were told and liquid refreshments served. Wilson frequently remained at the store until one or more of the late night workers passed, whom he would accompany over the hills to his home on East Fulton street. Wilson & Harvey divided the money received each day and when bills were due each wrote a check for one-half of the amount to be paid. Although these men were associated in business a decade or more a legal partnership was never entered into by them. Harvey was born in Holland of an English father and a Dutch mother. He was respected and admired by all who knew him.

D. L. Newborg operated a store and sold dry goods mainly in the Lovett building, with entrances on Pearl street and Monroe avenue. He was a resourceful merchant who would buy anything that might be offered that he could sell at a profit. Occasionally he would put on an auction sale and dispose of a lot of junk. During such sales he would frequently interrupt the auctioneer by exclaiming, "It's all wool," whether the article offered might b ea wooden wash tub or a tin pan. Friends and acquaintances finally dubbed him "All Wool Newborg."

Capt. Sam Walling, a veteran of the civil war was the owner of a tobacco store, located on the site of the Idlewild theater. At the rear a bar was maintained for the accommodation of patrons who desired to drink something stronger than water. Little Jake Trowbridge, who attended the bar, was



Arthur S. White.

the possessor of a beautiful tenor voice and sang sentimental songs most feelingly. "Speak to Me, Speak," and "Annie of the Vale" were his favorites. Among those who assembled almost daily at the store to hear Jake sing and to join in the choruses were James A. Colyer, whom many ladies considered the handsomest man in Grand Rapids, L. C. Remington, Dr. S. S. Stephenson, Capt. "Si" Pierce, John W. Perry, W. F. Conant and Dick Blumrich.

C. C. Comstock engaged in many useful activities. The sale of merchandise, farming, manufacturing furniture and woodenware, dealing in real estate, erecting factories, water works, houses and operating a railroad were among them. As a politician he was elected mayor of the city and served ably and creditably during the civil war period, and later as a member of Congress. No man has ever contributed more than he to the development of the material interests of the city. Officials and private citizens generally should bear in mind the fact that Mr. Comstock's services to the city, State and Nation were such as to entitle him to public recognition in the form of a statue, placed in one of the parks that bear his name.

To diverge for an instant from the purpose of this article, it may be stated that a movement is starting with the purpose of providing a statue of Rix Robinson, the pioneer Indian trader of the Grand River Valley. Mr. Robinson was a worthy man, but never a resident of Grand Rapids. His interests centered at Ada. He was not a contributor to the upbuilding of the city. Why, then, should his memory be honored with a statue by the people of Grand Rapids?

Business men of sixty years ago cultivated vast fields of whiskers to adorn their bodies. Wilder D. Foster, who founded the firm of Foster, Stevens & Co. and served a term or two as mayor and member of Congress, carried a long, broad doormat under his chin. L. D. Putnam's red beard, when exposed, shaded his abdomen completely. He kept it under his shirt, out of sight. J. F. Godfroy sported a sufficient quantity of hair to stuff a bed mattress and Moses V. Aldrich a red beard that would satisfy quantitatively the vanity of a Holy Roller. Foster was a good merchant whose memory is cherished by men who were given substantial assistance while carrying on the enterprises of their youth. Godfroy was an enterprising merchant whose early successes in business were earned as a trader with the Indians. Putnam acquired a fortune that eventually enabled his wife, at her death, to provide substantial support to worthy charitable, benevolent and educational institutions. Aldrich was a banker with a heart. His sole object in life was not the acquirement of money, but he aimed to serve his community faithfully in many ways.

William Logie was a very conscientious member of the Rindge, Kalmback-Logie Co. He commenced his career as a salesman in the retail store of Rindge, Krekel & Co. and won the confidence of hundreds of citizens by the integrity that characterized his every word and deed. He rose rapidly in the estimation of his employers and long before his death he had gained a substantial interest in the manufacturing business of the firm.

Schwab & Heyman, of New York, opened a stock of dry goods in Grand Rapids just previous to the close of the civil war and established a substantial trade. Schwab, born and reared in New York, was noted for the many beautiful articles of personal adornment he brought to the city. He could change his wearing apparel twenty times a day, if he so desired, without enclosing himself more than once in any one of the suits he owned. His liberal indulgences in wearables made him the observed of all observers.

A small frame building occupied a lot that was absorbed by the city when it acquired the ground now known as Campau Square. A game of poker was in progress and one of the players staked the lot and building described above on the showing of the hands. David Miller's four aces won and Miller opened a stock of groceries. A few years later he sold his stock to Silas Durham, who caused the front of the building to be painted in alternate red and white squares and called it the "checkered store." Durham was energetic, resourceful and enterprising. A large trade was his reward. A few years later he became addicted to strong drink and neglected his business. Alfred Crawford and Ira C. Hatch were in Durham's empoy. Alfred bought the store and Hatch engaged in trade on his own account. Both failed in the course of a few years. Crawford erected the Monroe avenue buiding of the Friedman-Spring Co. during his prosperous days. He died in Los Angeles a few years ago.

The original Star Clothing House was established by Levi Brothers in 1867, by Isaac C., Henry C., Jacob C. and Arthur C. Levi, in the building since known as the Strand theater. They had been in business at Ionia, but moved to Grand Rapids because this city presented a larger field for their activities. The brothers were intelligent and capable merchants. Their capital was small, but through the employment of liberal and continuous advertising and the giving of values for the money received from customrs they built up a large trade speedily. Jacob C. Levi, who prepared the advertising matter for the firm, was uncommonly well qualified to perform that service. A few years later Jacob and Arthur withdrew from the original firm and opened a stock of hats, caps and furnishing goods on the Northeast corner of Monroe avenue and Lyon street. Still later Henry C. Levi withdrew and started the Hub Clothing House in Indianapolis, where he achieved success. Eventually he moved his business to Chicago and the Hub is now the leading clothing house in that city. Levi changed his name to Lytton. Jacob and Arthur and Isaac Levi died, and the Star of Grand Rapids waned and set with the passing out of life of the latter.

Arthur Scott White.

More Large Hats Worn.

In the last two weeks a greater number of large hats has been worn in the "smart" places in Paris than for a number of years, according to information that has just reached this country. While the small, close-fitting type of hat is by no means out of the running, it is held to be significant that the larger chapeaux are seen in steadily growing numbers. The latter are of both the formal dress type and of the sports wear variety. Some of the latter show brims running up to three inches in width all the way around and being either straight or slightly rolling. Many of them are made of velours or old-fashioned beaver, trimmed with flat applique designs of felt.

Tie Silks For Spring.

Manufacturers see a continuance of the vogue for bright colors and stripe patterns in cut silk ties for next Spring. Neat figured effects of varied types round out the lines. The general belief in the trade is that the outlook for the coming season is good. In the meantime orders are coming through from the neckwear manufacturers for Fall delivery. These silks are mostly of the holiday novelty variety, for which the consumer call is expected to be better than last year.

PETOSKEY PORTLAND CEMENT CO.

PETOSKEY, MICHIGAN

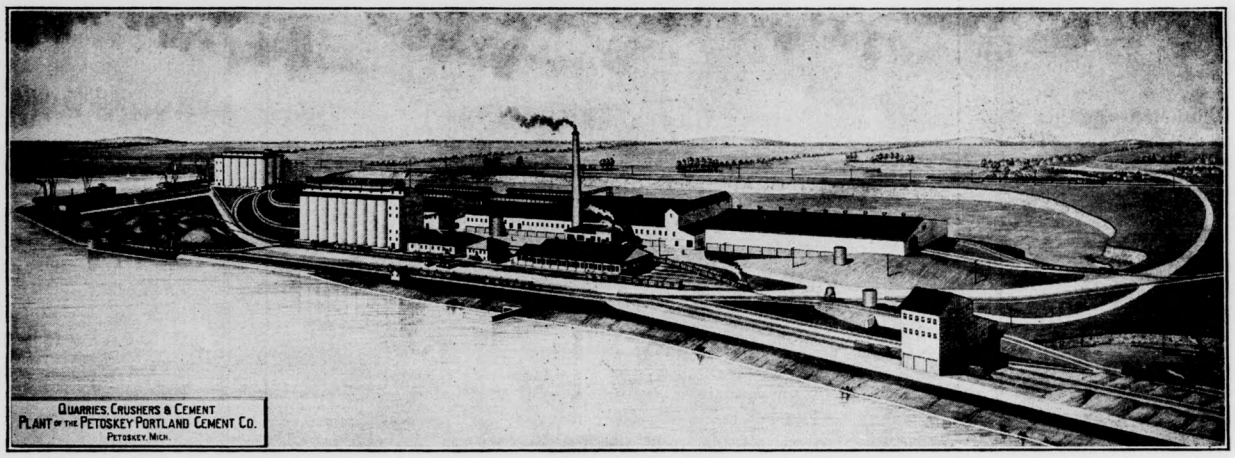
ONE

STRICTLY MODERN PLANT

ONE

HIGH GRADE CEMENT

6,000,000 SACKS ANNUALY



This new bird's eye photo shows the new Stock House in left background with storage capacity of 125,000 barrels and the new addition to Stockhouse in foreground, making its capacity 260,000 barrels.

The Plant—one of the most modern in the world—is located on a tract of 410 acres of exceptionally good Lime-Rock owned by the Company. Limestone suitable for making high grade Cement is estimated at 75,000,000 tons above water level.

The main line of the Pere Marquette Railway running through the Cement Company's property, together with the excellent water facilities, makes

PETOSKEY SERVICE UNEXCELLED

Circumstances Under Which Begging May Become Dignified.

Everything depends on the way you do a thing rather than what the particular occupation is. You can even beg with style and confer a favor.

A beggar has been sitting on my shady porch enjoying a smoke and illustrating this almost eloquently. Having made $2 by walking up the hill in the sun from the last house where he also was paid for his trouble, he felt in need of a smoke and a bit of rest before proceeding to get the remainder of what he set out to—what he calls —collect.

Up here, where every one is as good as another and poverty is merely relative, there are no beggars, this old party being the exception which proves the rule. And he has come from another "town," as they call the divisions of the county—the town of Moriah and a farm in some remote settlement of it. When he returns with enough money to do him and the old lady, his wife, for the rest of the summer, no one in his settlement will be the wiser that he either needed it or got it. He has or had a farm that he is too old to work properly, and his wife has cancer and cannot take in washing or go out choring. The blacksmith in our smithy knew about him and advised his "collecting" what he needed from the city folks and from the village magnates up this way, who are prosperous this time of the summer by reason of city folks.

How simple the plan and how admirably carried out! A paper handed in with names and sums on it and a thumbed statement of monetary and other troubles, a perplexed glance from the city person who is on the porch, a moment of hesitation and then reaching down into a pocket and the bringing up of whatever coin or bill is handiest, a calm acceptance of the money, a gathering up of the hat and stick, which has been laid down on the nearest chair, then an agreeable good day—and the thing is done.

It was prolonged at my door, partly, I think, because the hour had come for an after-dinner pipe, and partly because my little porch was perhaps reminiscent of his own over in Moriah Center. At all events, after I had gone through the various motions of half doubt about the giving of the dole and of resigned amusement that so jaunty an old man was approaching me hat in hand, he cheerfully suggested that while I went about my affairs he would take it easy, if he might, and have a smoke.

His manner was so genial and composed and casual that I found myself stopping to chat instead of accepting his mild hint that I was doubtless busy and he was evidently tired.

I asked him about his affairs instead of going upon my own, and with a word or two he rather dismissed them as too complicated. Something about a contract for $6,000 being lost, the farm being sold to meet it, a temporary adiustment on account of his wife and the illness, the blacksmith in our village advising him to "collect what he could," the day being rather hot and the pull up the hill rather more walking than he cared to do often, so with a wide gesture he left the rest to my imagination. I asked him how his collection was getting on, and he said it was fair—indeed, on the whole, about what he had expected—though people signed for $1 as though it was $100, which made the sum total on paper larger than it counted out in his pockets—considerably larger, he might say. To make his case greater, he relapsd into silence and I took the hint.

I sent my house boy out with a glass of water and some cake. Later he sent me back word that if I would mind taking his loose change he would be glad to give it to me for a ten dollar bill, as it was hefty to carry about.

My "return courteous" to that was that I did not possess so much as a ten dollar bill. But I heard my servant change that for the honor of the house into:

"She does not keep money in the house." Upon which the old "collector" nodded an easy agreement, knocked the ashes out of his pipe, picked up his hat and stick and departed at a meditative strolling gait for the next house on his list.

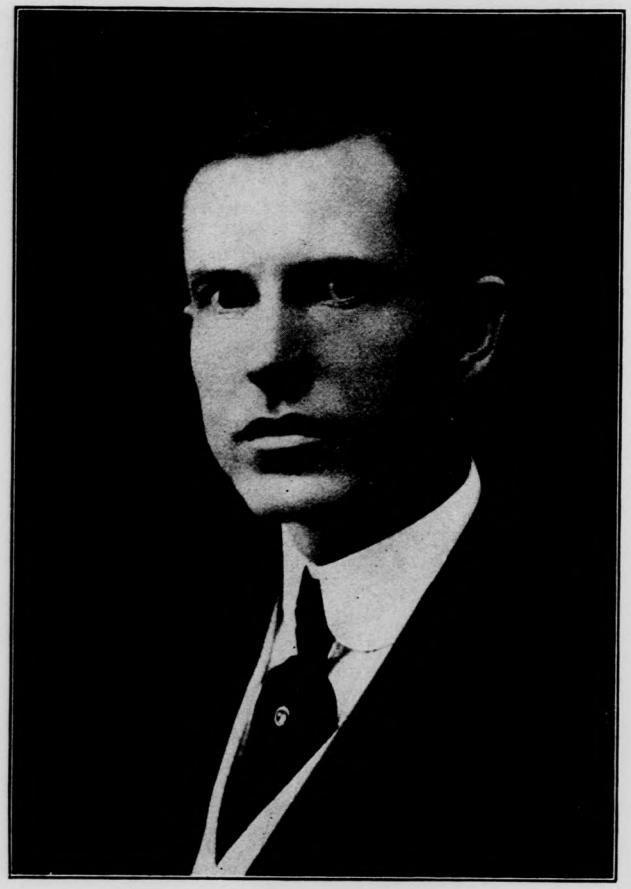
His day's saunterings across the hills would net him easily thirty or forty dollars, and some one will give him a lift all the way to the town of Moriah. The apples are now worth picking on the farm, back on the pasture the raspberries are still fine, potatoes have only to be lifted from the light, loamy soil in the few furrows that have been ploughed. There is a tomato plant or two against the side of the house, propped up to ripen where the sun strikes warmest.

And for live stock there is what is left of the poultry and a cow that feeds in the nearby rough meadowland and ambles in to be milked of her own accord before breakfast and before supper. It is the winter that is hard on old farmers and their old wives, but what with this collecting tour and the neighbors and a pig when the killing time comes, there will not be any need for the "town' poor law to take a hand this season, and maybe not at all while the old lady lasts.

That at least was what I fancy the "collector" had in his mind as he sauntered off the premises. And I thought as I watched him take the wood path with the deft sureness of an accustomed woodsman, what a different affair poverty was in the country from the poverty of the town, and with what a different air one can set out to ask for help from his country neighbors.

I did wrong both to him and to myself to call him a beggar, for he did not beg; the whole affair was a transaction between neighbors, and if ever I went by his doorstep in the town of Moriah I should expect to find his porch as welcoming to me as mine was to him, and no favors asked or required, just helpfulness as somebody's part of the program of living.

But of course if he was a stranger in these parts with no blacksmith to back him, I might turn to him a stern "city face" and ask him why he was not at work.—Sarah D. Lowrie in N. Y. Evening Post.



Douglas Malloch.

Trade

Bugs will bite dogs, and dogs chase cats,
And cats the busy birds pursue,
And birds chase bugs—it seems that that's
The way all animals will do.
And we the wise, triumphant man,
With smiles the endless warfare scan,
Yes, loudly laugh at nature's plan.

For gaze on independent us,
The rulers of all lower things:
Do we pursue some circle thus,
We who are masters and are kings?
No, man is much more nobly made;
In all our majesty arrayed,
We buy and sell—and call it trade.

The point is this: that no one dwells
On earth alone, however wise;
He buys the thing the other sells,
And sells the thing the other buys,
And bards would starve and grocers grieve
Did not the other each relieve—
We all must give and all receive.

A little of the farmer's sweat
Must feed your body, lady mine.
I hope a little of the debt
You pay with something good and fine.
There is no shame in labor, no;
The shame is just through life to go
And always take and always owe.

Men who do the most talking are not always the greatest thinkers.

Good Will and Profits

Increased Good Will means increased Profits.

You can find no more effective way of keeping customers sold than by making Long Distance calls between salesmen's visits.

Add Long Distance to Your Selling Force

MICHIGAN BELL TELEPHONE COMPANY

BEWARE OF FAKIRS.

The "Hidden Note" a Frequent Source of Trouble.

The Tradesman has exposed jewelry and toilet goods assortment schemes more or less for years and has often referred to the same men, who are still in business, holding up the retailers. Well posted retailers are aware that large assortments of jewelry are being sold throughout the country with a piano as premium, outfits amounting to from $500 to $1,000. The price charged for the jewelry is more than double what it is worth at retail, and the order signed by the retailer is very technically drawn for the purpose of trapping him. Most of these contracts contain a hidden note which the retailer is induced to sign. He thinks all the time that he is buying a large consignment of goods which he can return if not satisfactory, but, to his utter astonishment, he finds later on that he has given a promissory note for the amount. The fraudulent practices of these self-styled jobbing houses is akin to the Bohemian oats and lightning rod swindles which were so notorious in this country, especially in the State of Michigan, a few years ago. Mark Twain once remarked that when anybody wants to give you something for nothing it is a good idea to call a policeman; and this observation applies with especial force to propositions of the character above described.

Better be chary of any "redemption" scheme in connection with jewelry or toilet goods assortments where you seem to be getting something for nothing. This is where you are offered with your first order a bunch of coupons which will be taken "for real money" by the firm issuing them when you give your second order. Some firms offer a "cut glass" premium also in order to make you accept the more readily this piece of benevolence. But be assured that these commercial Santa Clauses, with gifts of coupons "as good as gold," for some far off future buying, are making you pay sure enough money on that first order and it may interest you to know that they are probably charging you two to four times the wholesale price for the goods. You may consider it a great joke at your expense when you learn that some of these firms ask you a "wholesale" price just double the retail price for the same goods elsewhere. You see you are not well versed in jewelry and toilet goods, while they know exactly what they are doing.

Understand, there may be honest contracts that offer all these things, and the very next contract you meet may be of that sort, although it is past finding out why these glib salesmen-philanthropists stay in the jewelry and toilet goods assortment business instead of setting themselves up as generous Carnegies.

The most alluring piece of cheese that casts its fragrance abroad in a dark cellarway would only make the wise mouse peek about the more diligently for the hidden trap. The worldly wise mouse who likes cheese does not walk into traps after it.

When you find a contract worded like a note, which could easily be made into a note by cutting away the upper half, it may be you are receiving honey, but more likely you are going to get the other end of the bee.

Some of these "hidden note" contract houses, with an appetite that grows with what it feeds upon, get so greedy for all there is in sight that they give some pretext to have the customer sign twice, so that, after cutting out the note, they still have his signature to the order proper. To sign one of their technically worded order blanks and then to give them an unconditional note of hand for a large sum besides—that is what such an act means. Thus these enterprising chaps get you both going and coming.

Some of these firms, in order to obtain your contract, propose to file a bond to secure you. There is nothing wrong with a bond which really does secure, but these bonds have so many technicalities that they do not bind the house and so are worthless to the retailer.

If cut glass premiums are offered in connection with jewelry and toilet goods assortments, just casually run your eye along the edges of the "cut" articles to assure yourself they are not imitation pressed. If you are offered a piano with a toilet goods or jewelry assortment, just slip around to your local piano man and ask to see a musical trades piano rating book. Do this in order to assure yourself that the piano is of a good grade, reputable, not a cheap "stencil" or "commercial." But it is also possible for you to be deceived with the plan even where a good piano is offered with jewelry or toilet goods assortments, for it is known that several such assortment houses are making use of the reputable and popular piano premium plan to fool the retailer with undesirable assortments of jewelry and toilet goods. They charge an outrageous price for the complete proposition; they use a good modern piano as a blind for the sale of inferior jewelry or toilet goods; they foist technical contracts upon the dealer and in some cases they make use of the "hidden note" scheme.

Violent Booms and Depressions Things of the Past.

Some of us cannot always agree with Roger W. Babson's business philosophy, but in what this sage from Wellesley Hills says frequently we find something pungent.

Up at Babson Park, Mass., where the twelfth annual National Business Conference meets, Mr. Babson to-day is outlining some views on the present status of business and its future that show pretty clearly which way the wind is blowing in the opinion of at least one authority. He is one of the first of the recognized prophets to declare openly what may be expected from 1926.

War inflation startd late in 1915 and continued until early in 1920, when the bubble broke. Mr. Babson takes the view that with the exception of 1923 when the major trend was temporarily reversed, we were in a period of deflation from early 1920 until the autumn of last year. The election of Coolidge in November marked the end of the deflation period and since then we have been making continued improvement.

"Of course this improvement has not been evident in all lines of industry or in all sections of the country," adds Mr. Babson, "but, taking an average of everything, we find a distinct improvement in progress at the present time.

"Comparing the eight months of 1925 with the corresponding eight months of 1924, we find an increase of over 12 per cent. in bank clearings; an increase of 16 per cent. in pig iron production; an increase of 34 per cent. in new corporations; an increase of 12 per cent. in new building; an increase of 6 per cent. in freight loadings; an increase of 9 per cent. in commodity prices; an increase of 12 per cent. in imports; an increase of 14 per cent. in exports; an increase of 27 per cent. in new capital raised; and decreases in failures. Surely this is a remarkable record and should completely close the mouths of pessimists who are howling about business conditions at the present time."

Barring such unforeseen events as war, Mr. Babson contends along with many others that we are reaching a period when we no more will see the violent booms and depressions to which business has been subject in the last forty years.

Several reasons for this are named as follows: "The first is that the Federal Reserve Board has the situation well in hand, and its first job is to steady the boat and not let it tip too much on one side or the other. The second reason is that prosperity areas are made up of two factors, namely, the product of price and production. Economists seem to have agreed that during the next few years as production increases the price will decrease, and as the price increases production will decrease, thus keeping the product of price and production constant.

"All of this means two things for the next twelve months: (1) The great profits and violent losses of the past twenty years will not again be evident for some time to come. This means that the next few years will not offer such opportunities to the speculator, or any other man, who is trying to get something for nothing. (2) Business, however, will be healthier, more stabilized and more satisfactory for those who are willing to render real service and give a dollar's value in commodities and labor for every dollar received."

Paul Willard Garrett.

[Copyrighted, 1925]

Didn't Know Scallops.

When Mrs. Blank, who had always lived near the coast, was married, she went to live in a small Kansas town.

Shortly after her arrival she called on her butcher and ordered a quart of scallops.

"Why, Mrs. Blank," said the dealer, "I guess you will find those at the dressmaker's. And," he added kindly, remembering that she was a bride, "I think they're sold by the yard."

It's surprising how much some folks can say about themselves without telling anything.

Story of the Broker Who Was "Not In."

Hopkins, broker, sat before his mahogany desk in his richly furnished office and smoked an expensive cigar. At either corner of the desk sat two friends. The three were laughing and talking in uproarious manner. Plainly theirs was no conversation of business. Important looking papers were pushed aside on the desk to make way for a stack of illustrated railroad folders.

"Yes," Hopkins was saying, "It will be a grand trip. A whole month in the woods with nothing to do but loaf. Why, gentlemen, it'll be like heaven. It'll cost a lot of money, and that Transit deal, which I am sure of getting, is all that will enable me to afford it."

An attendant appeared at the door and Hopkins turned with a look of annoyance.

"Someone to see you, sir—"

"I can't be bothered now, I'm engaged on important matters!"

"But—"

"No buts—I'm not in, get that, I'm not in!"

Hopkins waved the attendant out impatiently.

"Very good, sir," the man closed the door behind him softly.

Hopkins turned back to his companions and for half an hour they poured over the railroad folders and discussed the details of their proposed trip.

"It's all settled then," said Hopkins when they rose to go. "And for a month we'll have the time of our lives, ah, me." He was silent as he contemplated the period of pleasure before him. He added, "Just as soon as this Transit deal is closed and I get the money—"

Half an hour later the attendant again appeared at the door.

"Someone to see you, sir," he announced.

"All right," replied Hopkins genially. "I'm in now."

"By the way—," ventured the attendant.

"Yes."

"The Transit people just called up.

"Ah, they did, eh, and what did they have to say?"

"They said they had closed the deal with someone else—"

"What!" Hopkins was on his feet, his whole frame trembling, his eyes bulging with disbelieving amazement.

"Yes," replied the attendant, "it seems that the man who you refused to see this morning was the representative of the Transit, they were in a hurry, and—"

"Oh, Lord!" groaned Hopkins sinking into his chair weakly, staring blankly at a pile of railroad folders his hand pushed off the desk. "Oh, lo—, by the way," he added, a moment later. "Who is the man who wants to see me now?"

"I think," replied the attendant, "I think he is from the railroad, to complete arrangements for your trip."

Robert E. Hewes.

Valid Reason.

"Papa, why did God make Adam first?"

"I don't know, son, unless it was to give him a chance to say a few words."

FIRST!

meets the clamor of demand

MICHIGAN'S coffee preference is swiftly changing.

In many of the most important coffee-consuming districts of the state, Light House is now outselling all other brands.

Intensive newspaper advertising is creating an enormous volume of "first" sales. Quality that means true economy and flavor that is equalled only by another cup, are doing the rest . . . . . making regular customers of first timers!

You should stock Light House Coffee, tie in with the heavy advertising back of it and get your share of profit from this fast-growing product that is meeting the clamor of public demand!

NATIONAL GROCER COMPANY
Detroit, Michigan

Branches in:
Decatur, Illinois; South Bend, Indiana
and in Michigan

Alpena	Escanaba	Owosso
Battle Creek	Grand Rapids	Port Huron
Bay City	Jackson	Saginaw
Cadillac	Lansing	Sault Ste. Marie
Detroit	Manistee	Traverse City

LIGHT HOUSE COFFEE

EQUALLED ONLY BY ANOTHER CUP

Training For Being a Mother-in-Law.
Written for the Tradesman.

Most of the advice directed to mothers-in-law is a try at the impossible. It takes a middle-aged or elderly woman who his spent all her previous life making herself what she now is, and attempts to change her all in a minute into something entirely different. This can't be done.

A few among those advised undertake the slow, painful process of self-transformation. They deserve great praise for their efforts. But the true remedy for mother-in-law difficulties is prevention. The way not to be a bad mother-in-law is to learn to be a good one, and to do it while the mind is still in a formative state—while the learning is good.

Let all young matrons take their note-books and write this: The kind of mother-in-law you will be ten, fifteen, twenty, or thirty years from now, depends on the kind of woman you are during the intervening time. Begin at once to prepare to do yourself credit in a most difficult role.

Learn to be just and fair. Acquire breadth of outlook and openness of mind, so that you will see things from the other person's point of view. Make it a habit to recognize that there are two sides to every question, and that the other side means just as much to the other person as your does to you.

You may be what we call just an awfully nice woman as a wife, mother, friend, neighbor, lodge sister, church member, and charity worker, and still not have enough fairness of mind that it can be noticed at all. And you can't be a good mother-in-law without fairness of mind, so you must get some. When you come to realize not only that you yourself have failings but that your children, small or grown, are no such beauty patches as you fondly have imagined them to be—then you will be making commendable progress.

Learn to mind your own business—not to butt in. While your ways may be best for them. Young folks must live and learn. You simply can't "learn 'em" much of anything. Get this into your mind so thoroughly that when you come to have in-laws you won't put yourself in bad by trying to teach them. Accept the fact that you never can wish off onto any youthful human being the wealth of wisdom and practical experience that you have spent your lifetime in accumulating. The young people must get their own, same as you did.

Study adaptability. Expect changes and be ready to make them gracefully and even happily. Don't get into psychological ruts. Be flexible enough that if at any time it should be necessary to wind up one mode of life abruptly and begin another and an altogether different one, you can do it without undue shock. Cultivate your resources so that when your present work and responsibilities are taken from you, you will have occupations and amusements to fall back upon.

Follow these injunctions faithfully and you hardly can fail to make a good and agreeable mother-in-law. All mothers should give themselves this needed training. Those who through temperament or because of circumstances are inclined to narrowness, to great intensity of affection, and to excessive partiality toward their own—these should take the course with especial thoroughness and vigor.

The widow with an only child, an adored son, for instance. She of all women should make most careful preparation, for hers is the case that furnishes the most serious of all the mother-in-law complexes.

It seems presumptuous to suggest that the tendencies of this type of woman need any correction. For by common consent the widow who mourns quietly but inconsolably and interminably is placed upon the highest pedestal of womanhood. As we have only admiration for her, so we have nothing but scorn for the fickle little thing who howls mightily at first but speedily is consoled and persuaded to walk again the rose-strewn path to the altar. Moreover, as to the former, our woman who is a widow indeed, her affection for her boy always has been a fruitful theme for the poets, exemplifying as it does maternal love in absolute singleness and in its greatest intensity.

But let us be a little slow in our judgments. For Nature—meaning here the great Power that is behind all nature and all human nature—Nature does not favor long-continued intensities, and possibly may look with more kindly eyes on the light-headed creature who takes notice with such unseemly haste, than upon her whom we regard as a model. And in the great show-downs of life, it is not what the poets say but what Nature says that goes.

Looking fairly upon a situation that we always have regarded reverently, we soon discover its element of morbidity. The widow and her son live on together. The boy grows up and cares for his mother tenderly. There follow happy years for her. If methodical, she gets things down to a perfect system. Her housekeeping becomes a faultlessly working machine. The home is one in which any slight variation from the established order of things is nothing short of a calamity. The more devoted and wrapped up in her boy this mother is, the more likely she is to cut off all outside interests and develop the hen-with-one-chicken type of mind in its worst form.

The trouble with this mode of living is that it doesn't get anywhere—it leads only into some blind alley of existence. It is like the activity of the old lady who knit and knit only to ravel out the yarn to hear it purr. So Nature, in seeming cruelty but in real kindness, condemns this unwholesome existence and proceeds to break it up, usually by marrying off the son. Then for the poor mother the tragic tumble of the house of cards in which she fondly had expected to end her days. Even so it is better for her as well as for her boy that the old life should not go on.

But she might have spared herself this heartbreak by not getting into the morbid maternal habit of concentrating her whole being in devotion to one child. The widow who chooses not to remarry should especially guard against this, and should never for a moment allow herself to believe that the manner of living that is so sweetly satisfying to her will go on indefinitely. And every mother, whether widowed or with a husband and whether having one child or more than one, must see to it that she has a diversity of interests, and that her mind expands and her sympathies widen with the passing years.

A word as to the mother-in-law of the newspapers—the arrogant female who bosses her son-in-law. In real life she is of no such frequent occurrence as the hard-working humorists would have us believe. The man who has to be bossed or who can be bossed by his mother-in-law, is just a joke anyway.

As to the other kind of son-in-law, no woman who has taken our course will place herself in the ridiculous position of trying to direct a young man who has initiative. She will be wise enough to give him a chance to show what is in him.

One beauty of our course of self-training is that it is good to take it anyway, even if you never should be a mother-in-law. It will help fit you for every other relation, it will render it easier for you to get along with yourself, it will make you a better citizen of this world, and. we trust, a better angel for the world to come.

As to the rare and exceptional woman who is a lovable mother-in-law without apparently having made any preparation, she has trained herself thoroughly although perhaps unconsicously. There is no such thing as a good extempore mother-in-law.

Ella M. Rogers.

Ella M. Rogers.

In the Bargain Basement.

Somewhere I read recently that out of the millions in this great land of ours there are only 20,000 or 25,000 men whose incomes exceed $10,000 a year.

Surprising, isn't it?

That's because the average man is perfectly satisfied to jog along in his own little groove from sunup to sundown. If he's making a bare living, he's thankful that he isn't starving to death.

It's all wrong. Men can be and do pretty much what they determine to be and do. Only, very few ever determine to begin to commence to start.

I am not a doctor, but if I were asked what the National disease is, I should have no hesitancy in answering: "Indifference to opportunity."

"Men make their own price tickets nowadays," says that gifted epigrammatist, Herbert Kaufman. Performance establishes values. The folk in the bargain basements of life are there because they don't trouble to climb out."

If you're waiting for some kind soul to throw you a rope and haul you out, take my advice, brother, and arrange to have your meals served. You're going to be there a long while.

Quite Remarkable.

"Papa," said little 4-year-old Mary, "I think you are just the nicest man in the world."

"And I think you are the nicest little girl in the world," replied her father.

"'Course I am," said Mary. "Ain't it queer how such nice people happened to get into the same family?"

CONSERVATIVE INVESTMENTS

RECOMMENDING A SECURITY AS CONSERVATIVE.

WHAT DOES IT MEAN? WHAT DOES IT NOT MEAN?

Whether or not a security is a conservative investment, is always or largely a matter of opinion—of belief—of discretion—of judgment. Is there back of it good character—substantial financial responsibility—extended business experience—and a valuable reputation to be protected? These are fundamentals.

There are different class of investment securities?

1. United States Government obligations. The highest class, the lowest yield. For those who require only a small yield.

2. The bonds of a State, one of the United States, and those of the principal cities of the United States. Also for those requiring only a small yield.

3. Other "municipals," in grades slightly lower, bearing slightly higher interest rates—obligations of counties, smaller cities, villages, townships, school districts, etc., within the United States. To be bought only from a responsible concern acquainted with the laws of the particular State and the methods of the particular community as to payment, etc.; the indebtedness of the municipality and the assessed value of its property; and having a competent legal opinion—always important matters. Also for those only whose requirements are met by a small yield.

4. Another class of investors, very numerous, requires A LARGER YIELD. The buyer takes some degree of risk; therefore he gets more yield.

5. In this class of securities are those of foreign industrial concerns. Often safe; but to be bought with caution. No general rules to guide. How long has the government existed? How firmly established? How far are its people under a stable government, conducted in an honest manner? What chances of a political revolution, and what is likely to be the result?

6. American securities: industrials, public utility securities, individual and corporate real estate mortgage securities, various forms of collateral securities, timber securities, etc. Many of them may be properly termed "conservative" investments.

7. These create the need for many dealers. HEREIN IS A PERIL, THE CONSTANT NEED OF CAUTION. Most of the worthless or poor securities floated, are bought from concerns with little or no reputation to preserve.

8. The Michigan Trust Company has been successfully engaged in the business for 35 years, in one community. Members of its present staff have been in its service many years. Not one of them means to have obligations offered for sale, over its name, as a conservative investment, UNLESS HE HIMSELF WOULD BUY THE OBLIGATION TO A SUBSTANTIAL AMOUNT FOR PERSONAL INVESTMENT PURPOSES.

9. Its recommendation of a security as conservative, is the recommendation of an old Michigan concern, of large financial responsibility and of extended business experience, with a valuable reputation to preserve. It does not intend to sell any bonds on misunderstanding, much less on any false pretense. Its recommendation of a security as "conservative" means, first, that it has purchased the same itself, believing it to be a suitable obligation for sale, over its name, as a conservative investment; second, that it believes (a) that the obligator is of good standing and reputation in the community of the headquarters of the business and that the purpose of the issue is laudable; (b) that such business has the reputation of being well managed; (c) that all payments of principal, interest and sinking fund, will be made when due, and that there will be no serious trouble or expense to the holders; and (d) that the security and responsibility back of the obligation will be ample to enable the holders to enforce actual payment in full in case of default. However it never guarantees these things, nor marketability; and it never agrees to take a security back. There are reasons, stated in our circular on this subject.

THERE NEVER COMES A TIME, IN BUYING SECURITIES, WHEN IT IS UNIMPORTANT WITH WHOM AN INVESTOR DEALS.

Ask for our circular, stating these points more fully.

THE MICHIGAN TRUST COMPANY

Grand Rapids, Mich.

The Oldest in Michigan

Organized in 1889

MEN OF MARK.

G. Adolph Krause, Tanner and Shoe Manufacturer.

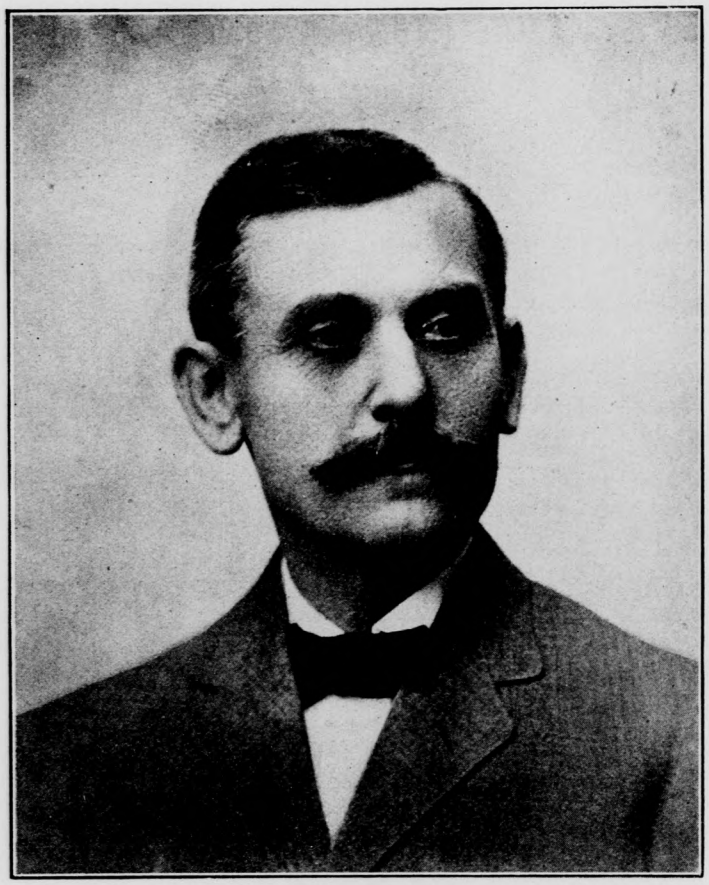
Labor of an intelligent and consistent character, rather than the erratic undertakings of a genius, forms the foundation of the success builded by most men of the present generation engaged in the leather industry. The field for brilliant coups in this line is limited, so that it is the intelligent worker, plodding along industriously, who gathers and holds the elements of success. True it may be that the pioneer gifted by genius gained fame by some bold stroke, but the opportunities that were given to the earlier tanners and shoe makers are denied to the greater number of those who succeed them.

It cannot be denied that originative power has as great a value now as in the days of the pioneer. Where the latter found large possibilities which needed but development, the leather man of the later generation has a narrower field in which to devote his energies where it is practically impossible to originate or develop along a line that is not already crowded. Nothing is left for the late comer to do but to accept the conditions confronting him and, by diligence and a willingness to accept the small remuneration promised in the early stages, apply himself with all the energy he possesses and thus raise himself to the level of success.

Gustave Adolph Krause was born in Ann Arbor, Nov. 16,1853. His father was a native of Prussia. His mother was born in Wurtemburg. His father learned the tanning trade from his father and conducted a tannery at Ann Arbor for many years. Adolph attended school until he was 15 years of age, when he entered the employ of his father, buying hides and selling leather. He remained with his father fifteen years, during which time the father engaged in the manufacture and sale of shoes in Ann Arbor, Adolph looking after this branch of the business. May 3, 1883, he formed a copartnership with Frederick Hirth for the purpose of conducting a leather and findings business here and on that date bought out Samuel Parks, who was then conducting a like business at 118 Canal street. The business was subsequently removed to 12 and 14 Lyon street, at which time the firm name was changed to Hirth, Krause & Co., and, in the meantime, children's shoes and rubbers were added to the stock. In 1889 the firm erected a building at 16 and 18 South Ionia avenue and added a full line of shoes. Later the house purchased the water power at Rockford and engaged in the manufacture of shoes at that place. A year or so later a tannery was erected in which is manufactured the leather that is used in the shoes manufactured by the Wolverine Shoe & Tanning Corporation, which is rapidly developing into one of the biggest shoe manufacturing establishments in the country. It employs thirty-six traveling salesmen, covering practically every state in the Union.

Mr. Krause was married in 1875 to Miss Elizabeth Kirn, of Ann Arbor. They have four living children—two boys and two girls, Otto, the older son, is manager of the shoe factory at Rockford. Victor is the manager of the tannery. The family reside in their own home on a high hill overlooking Rockford and the Rouge River valley, commanding one of the finest views in the Middle West. The home contains every convenience and up-to-date arrangement which money can buy.

Mr. Krause joined the German Lutheran church at Ann Arbor when he was a child and continued to be a communicant of that denomination until 1896, when he became one of the organizers of the English Lutheran church, located at the corner of Crescent street and Bostwick avenue.



G. Adolph Krause.

He has served this organization several years in the capacity of elder.

Mr. Krause has no social or fraternal affiliations outside of his home and his church. He is faithful to his business, although he does not devote as many hours to it as he did in the infancy of the institution. He attributes his success to the fact that he never made a promise that he has not kept. He has made his word as good as his bond. His motto is, "He who serves his fellow men his best serves himself best." He has no hobbies unless it may be the automobile, which he uses as a means to an end, because it enables him to get out into the open and see nature at her best.

Mr. Krause's reading has been along religious and philosophical lines and he is very generally regarded as an authority on both branches of learning. Few men carry into their business such well defined precepts and such rigid rules of right doing as Mr. Krause. This applies not only to his dealings with his customers, but with his employes as well. Every one associated with him and every one who touches his life at any angle finds a man who is thoroughly dependable and who is not subject to changes of mood and temperament which mar the careers of so many successful business men.

Mr. Krause has held many offices of trust and responsibility. One of the highest honors that can come to any many in his line of business came, unexpectedly and unsolicited in 1913 in his election at President of the Western Association of Shoe Wholesalers, which included practically all the wholesale shoe houses between Pittsburg and the Rocky Mountains, North of the Ohio River. Mr. Krause had previously served on the Executive Committee of the organization so that his election to this office came as a recognition of the good work he accomplished in a less honorary and responsible capacity.

Duly tenacious of his own opinions—as all successful men have a right to be—and possessing to a marked degree the characteristic positiveness of men of Teutonic blood and descent, he is so liberal in thought and so tolerant in speech and argument that he invariably accords the other man the same measure of freedom which he claims for himself, so that the conferences and discussions which are a source of so much pleasure to both himself and his friends are really illuminating facts leading to ultimate truth.

Personally, Mr. Krause is one of the most companionable of men. He is one of the best type of self-made men. He honors a phrase which is sometimes used in an invidious sense. He simply accomplishes a great deal by persevering industry, intelligence and a high sense of personal responsibility. Any other man may do the same if he has an ordinary equipment, but few have the courage and the character which are so prominent in the make up of Mr. Krause. He has a good perspective of life, understands the limitations of human nature and the power of selfishness, but he fights for things attainable and this city has been the gainer thereby. He is kindly in his ways and, having high ideals, he lives up to them. He is moulded somewhat out of the ordinary to the majority of men, in the fact that he is a good listener and has the ability to absorb the best thoughts and advice of other men, but always improves upon his sources of inspiration. He has helped to raise the standards and ethics of the shoe trade. He is a consistent believer in doing things "different" and, therefore, he has fathered many innovations, as, in fact, all genuinely successful men nowadays must do. There is always room at the top, no matter how crowded the bottom and the center may be.

While the lines upon which his success has been reached are simple, he himself is a very unusual man. In his way he is a practical philosopher. He has become a good deal more than a mere business man. Practical experience has greatly broadened his strong intellect. He is not only a safe advisor along business lines, but a man who has looked into life in a broad way and extracted from it many hard-won lessons. A strong man up one side and down the other he is much more apt to provoke admiration than love; blunt and outspoken, he knows nothing of diplomatic subterfuges. He has learned in a hard school and may at times have harshly taught, but he has established a record of probity which none can assail and which all may emulate with profit and satisfaction.

Chiffon Sleeves Active Sellers.

One of the most important items in the current women's neckwear business is the chiffon sleeve. This article, according to a bulletin from the United Women's Neckwear- League of America, is so made that it can be set in the armhole of the sleeveless dress, or attached to a very short sleeve, thus bringing back into style a garment that has been rendered passe by changing modes. Various colors of georgette are used, with tan and black the favorites of the moment. The sleeves, for they come in pairs, may be trimmed with flat bands of ribbon, gold lace or other elaboration. In some two colors of georgette are used. They are sold with matching collars of vestees, or with ruffling of the same kind of material for the neck and front opening of a frock. They are also sold in good quality as a separate item, without collars.

Why does a poor man doubt a rich man who says his wealth is a curse?

The Michigan
Shoe Dealers Mutual
Fire Insurance Co.

P. O. Box **Lansing, Michigan**

Insures

General Merchandise Risks

against the hazards of

Fire Lightning
Windstorm

An unexcelled record of Service and Saving

Write to

L. H. BAKER, Sec'y-Treas. ***Lansing, Michigan***

Are Any of These Leaks in Your Store?

You may have a good business location, a good store, good goods, good clerks, good customers and get good prices, and still not make the money you should make.

The reason for this is because your store system does not prevent mistakes and losses due to the forgetfulness on your part and poor memory, carelessness, laziness, indifference or temptation on the part of your employes.

A customer leaving your store must have done one of five things:

1. Bought goods for cash.
2. Had goods charged.
3. Paid money on account.
4. Collected money.
5. Changed a coin or bill.

These are the five kinds of sales your store system should safeguard against loss.

When goods are sold for cash, you lose money because your store system does not safeguard against:

1. Forgetting to put money in cash drawer.
2. Wrong amounts being turned in.
3. Money being taken from the cash drawer without records being made.
4. Mistakes in making change.
5. Temptation.

A receipt-printing register safeguards you on every cash sale because:

1. You get your money and a record, showing the amount of the sale and who made it, at the time the goods are sold.
2. No money may be taken out of the cash drawer without your knowing it.
3. The register enables you to prevent mistakes and losses.
4. It increases trade and profits.
5. It removes temptation and prevents dishonesty.

You lose money in handling charge sales because your store system does not protect you from:

1. Forgetting to make a record of the charge sale.
2. Failure to charge all of the items.
3. Goods leaving your store without being charged.
4. The loss of records that have been made.
5. Records being destroyed accidentally or intentionally.

A receipt-printing register safeguards the handling of every charge sale, because:

1. You do not trust to memory.
2. You get correct records of all items before the goods are delivered to the customer.
3. No goods can leave your store without being charged.
4. You know who made each sale and when it was made.
5. Credit business is placed on a solid foundation of carefulness and accuracy.

You lose money on received-on-account transactions, because:

1. You or your clerks forget to credit customers with the money they pay.
2. You lose records before the customer's account has been credited.
3. Records are destroyed either accidentally or intentionally.
4. You lose customers on account of arguments about their accounts.
5. Employes are tempted.

A receipt-printing register safeguards you on all received-on-account transactions, because.

1. You get correct records at the time the money is received.
2. There is no chance of these records being lost or destroyed.
3. You know who received the money and the amount received.
4. Disputes with customers and loss of money are avoided.
5. You remove temptation and prevent dishonesty.

Many times a merchant has had to pay bills twice. This results from:

1. Failure to make a good record of every paid-out transaction.
2. Loss of records which had been made.
3. Records being destroyed accidentally or intentionally.
4. Not knowing who collected the money and who paid it out.
5. Temptation of employes to make records showing that money was paid out when it was not.

A receipt-printing register prevents loss in handling paid-out transactions, because:

1. You get the proper records of all money paid out at the time it is paid out.
2. There is no chance of these records being lost or destroyed.
3. You know who collected the money.
4. You know which clerk paid it out.
5. The register removes temptation and prevents dishonesty.

Every loss in handling any of the five kinds of sales can be traced to one of these five causes:

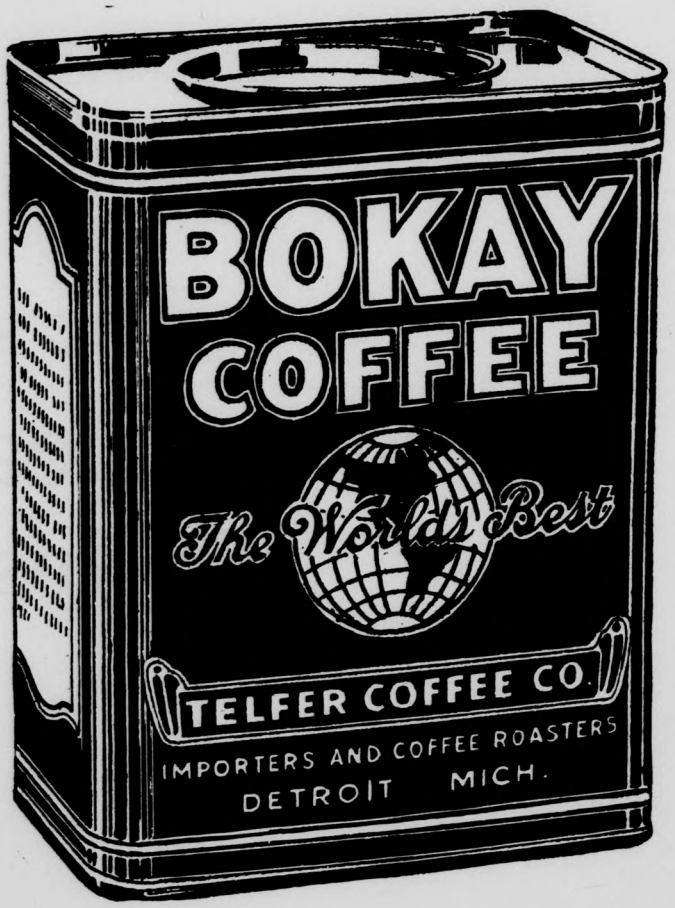
1. Forgetfulness.
2. Carelessness.
3. Laziness.
4. Indifference.
5. Temptation.

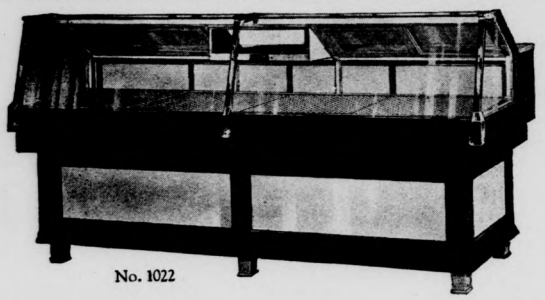
That "Superiority Complex"

In many cases, the young technical graduate. in the view of the executives generally, is too impatient for promotion to position of responsibility; overrates the value of his education and under-rates the importance of smaller details of practice; is frequently unwilling to work long shop hours or to work with his hands; has little or no understanding of the practical and business aspects of the enterprise in which he is employed, and does not know how to handle himself in the presence of or in contact with common workmen, so as to command their respect or co-operation. These criticisms are made over and over by industrial executives to a point of being practically unanimous.

Be a Grindstone.

I can not abide to see men throw away their tools the minute the clock begins to strike, as if they took no pleasure in their work and were afraid of doing a stroke too much. The very grindstone will go on turning a bit after you loose it. George Eliot.





No. 1022

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

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

McCRAY REFRIGERATOR SALES CORPORATION
2544 Lake St. Kendallville, Ind.
Salesrooms in all Principal Cities
Detroit Salesroom — 36 E. Elizabeth St.
Grand Rapids Salesroom — 20 W. Fulton St.

"Look for the McCray Name Plate"

McCRAY
REFRIGERATORS
for all purposes

SUCCESSFUL SALESMEN.

Manley Jones, Representing Telfer Coffee Co.

Manley Jones was born at Venice, Shiawasse county, Sept. 20, 1855, and removed with his parents to Lowell in 1867. There he attended school for four years, and, in the spring of 1871, entered the employ of Wingler, Bergin & Co., the "Co." being John Giles, and the firm being the leading grocery house of the town. Remaining in their employ three years, Manley then went to Detroit, where he worked a year for the wholesale house of McCarthy, Roney & Giles, subsequently returning to Lowell and entering the employe of Mitchell & Donovan. Thirteen months later he engaged with John Wingler, with whom he remained in the capacity of head salesman unti July, 1880, when he accepted a position to travel for John Caulfield, of this city. His territory included all available towns East on the D., G. H. & M., and South on the L. S. & M. S., C. & W.

Manley Jones.

M. and G. R. & I. Jan. 1, 1882, he engaged to travel for Cody, Ball & Co., taking everything on the G. R. & I. from Big Rapids to Mackinaw City. Here he remained a year and a half, when he resigned to accept a more desirable position at a larger salary, with John Caulfield. He remained with this house seven years, retiring in the spring of 1887 to accept a similar position with the wholesale grocery house of Bulkley, Lemon & Hoops. He remained with this house a little over fifteen consecutive years, retiring Sept. 1, 1902, to enter the employ of the Telfer Coffee Co., of Detroit. He has represented this house on the road continuously for the past twenty-three years, with the exception of one year which he spent in Milwaukee managing the branch house in that city. His territory includes all the available towns in Western Michigan and he sees his trade every sixty days.

Mr. Jones is a member of St. Paul's Episcopal church, with which he and his family have been affiliated for the past twenty-seven years. He is a member of the Knights of the Grip and also the local lodge of the B. P. O. E.

Mr. Jones attributes his success to the friends he has made. He insists that his friends are his stock in trade and this is not at all to be wondered at, when the personality of Mr. Jones is considered. He is a man of strong likes and dislikes, but he makes friends readily and holds them firmly. He is a man of untiring integrity and ample ambition. He has studied his business until he knows every branch of it well and thoroughly. There is no detail of the coffee business with which he is not familiar.

In speaking of Mr. Jones forty years ago, the late John Giles, of Lowell remarked: "Manley is all that his name implies. He came to me when about 16 years of age and applied for a situation as clerk. I was struck by his manly way of approaching a person under such circumstances and hired him on the spot. He soon mastered the details of the business and won friends by treating people courteously, waiting on them promptly and seldom making mistakes. These characteristics, I have since heard also mark his career as a traveling salesman. He richly deserves all the success he has obtained."

It is stated that Peter Cartright, the pioneer Methodist circuit rider, was in the habit of making an announcement in the wilds of the West to the effect that twenty years from that date he would preach another sermon from the same stump. It is related in the story of his life that he invariably made good his promise. The day Mr. Jones was approached to give the Tradesman data for a biographical sketch happened to be the forty-fifth anniversary of his coming to Grand Rapids to enter the employment of John Caulfield. At the conclusion of the interview Mr. Jones laconically remarked: "I will call on you again forty-five years from to-day and give you further facts in regard to my life and the subsequent events which have happened to me in the meantime." The Tradesman sincerely trusts that this prediction will be made good.

Who Am I?

I am more powerful than the combined armies of the world.

I have destroyed more men than all the wars of the world.

I am more deadly than bullets and have wrecked more homes than the mightiest siege guns.

I steal in the United States alone over $3,000,000,000 each year.

I spare no one and find my victims among the rich and poor alike; the young and the old; the strong and the weak; widows and orphans know me.

I loom up to such proportions that I cast my shadow over every field of labor, from the turning of the grindstone to the moving of every train.

I lurk in unseen places and do most of my work silently. Many are warned against me but heed me not.

I am relentless, I am everywhere; in hte home, on the street, in the factory, at railroad crossings and on the sea.

I bring sickness, degradation and death, and yet few seek to avoid me.

I destroy, crush or maim; I give nothing but take all.

I am your worst enemy. Beware of me.

I am Carelessness.

ANNOUNCEMENT

Mr. Russell J. Boyle

has acquired the interests of

Mr. Frederick R. Fenton
formerly president and director

and

Mr. William L. Davis
formerly vice-president and director

The business of Fenton Davis & Boyle will continue in accordance with the long established policies of the past. The principal offices will be maintained in Grand Rapids.

FENTON DAVIS & BOYLE
Investment Bankers
CHICAGO GRAND RAPIDS DETROIT

Diamond Jewelry

SUPREME quality—supreme style—supreme character and exclusiveness are embodied in the incomparable new diamond creations shown by the Herkner Jewelry Company.

Fancy new shapes in diamond rings, flexible bracelets, bar pins, every piece a work of art, modeled in the finest and most exquisite platinum lace work.

To see them is to appreciate their entire uncommonness.

Gifts for every gift occasion in almost limitless variety.

J. C. Herkner Jewelry Co.
114 MONROE AVENUE
121 OTTAWA AVENUE GRAND RAPIDS, MICHIGAN

THE MAN WHO SUCCEEDS.

He Must Pay the Penalty Which Accompanies Success.

Saginaw, Oct. 5—Enclosed is the article I promised to send you for publication in the Tradesman's forty-second anniversary number.

At the instance of this, the forty-second year, permit me to most heartily congratulate you.

May you be spared many years to play the part of Big Brother to the honest tradesman, and may your publication, the Michigan Tradesman(no doubt among all your properties the most cherished) continue to enjoy its enviable reputation and prestige that it has these many years been entitled to and had.

Charles G. Christensen,
Pres. Retail Grocers and General Merchants Association.

While visiting stores about the State and noting store arrangement and displays, it has often occurred to me that

Charles G. Christensen.

a good deal of the effort expended by our Secretary in an attempt to get merchants to feature profitable merchandise has been in vain.

When you find an outstanding success, you not only sense the fact immediately upon contact with the manager or owner of the business, but if you remain a sufficient length of time in the establishment you will find there is ample reason for it. When you compare the store arrangement of the successful merchant with that of the man who complains of poor trade and no profit, you may easily deduce why there is such a contrast. It turns out to be in each case the "lengthened shadow of one man."

It has been said that the road to success is no rougher or more painful than the road to failure. The difference is this: We voluntarily choose to bear the pains of success, while those of failure are thrust upon us. The man who succeeds in any line of endeavor, whether it be building locomotives or selling pearl buttons, must forego the pleasures of the moment and take his leisure at such times and in such doses as his business will permit, without interference thereof. He must bend to the task when the needs of the business demand it.

The retail grocer or general merchant, the meat dealer or the delicatessen store succeeds in the measure that its owner or manager wills to succeed. There is no excuse for failure. Facts are readily available which will enable any person to pick the line best suited to certain locations, the capital necessary to swing the kind of store, how to handle and care for the stock, how much help to employ, how to display the goods and, finally, how to successfully manage a business. What more need you know about running a store in order to do it competently?

We are not now going to repeat the causes or failure as they are frequently given by statisticians and published in various journals, but from observation upon visits to many stores, there is nothing so obvious as the fact that the men who fail are not willing to pay the price of success; or the penalty if we may state it that way.

Use the means at your disposal. Write Paul Gezon, Grand Rapids, Secretary of the Retail Grocers and General Merchants Association, whenever you are puzzled or stumped. Write to me for books or pamphlets on any of the problems of the retailer. Read each issue of this trade paper, retain mental index to some of the articles for future reference. Keep the past numbers of the Michigan Tradesman constantly available, peruse them at every opportunity and you will be elated many times by finding a wealth of information to refresh your memory with. Then put what you know and have gleaned from others into execution. Work it out. Plan and plug.

You must buy your success with your own effort, but the satisfaction of having it makes the price seem cheap.

Charles G. Christensen.

See Big Flannel Trouser Season.

Important factors in the men's clothing trade look for the Spring and Summer of next year to be one of the biggest flannel trouser seasons in recent years. They believe the way has been paved for a much great consumer interest through the "campaign" work done during the past season. Most of the manufacturers will have flannel lines, and those who had them before will make more extensive offerings. The use of colored flannels, it is anticipated, will be marked, in line with the continued strong trend toward color in men's wear. Such blues as acid and Prussian blue are counted on to stand out, as are the favored silver gray and birch.

Fancy Cuff Glove Leads.

The short glove with fancy cuff remains the leading type in women's merchandise. It is produced in both leather and fabric, with embroidery as the favored decoration. The cuffs of some varieties are of contrasting or harmonizing silk or velvet, which provides the background for the varicolored embroidery. Many of the cuffs are of the foldback style, which permits the glove to be worn in the regulation fashion or with the cuff turned so that the fancy portion is placed on the back of the wrist. The wood and blue shades are selling well, according to manufacturers.

Even an atom is full of life and force.

BELDING BASKET CO.

BELDING, MICHIGAN

Manufacturers of Baskets

We especially call attention to our Line of Baskets

Fig. 32
Common Drop Handle Diamond Markets

Fig. 30
Extra Quality Diamond Market

We also make canvas cases for laundry, factory and shipping purposes. Also full line of Canvas Products.

No matter what your needs may be we can supply them.

Send for illustrated catalogue and quotations by the dozen or the carload.

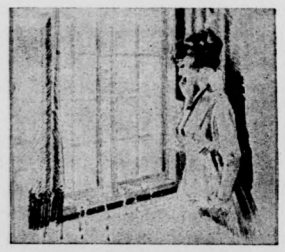
A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, 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.
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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 8½x11.
5 lbs., 450 sheets legal size 8½x13

THE BANKRUPT'S CHECK.

It Came Back To Haunt the Receivers.

Hendry & Allens account's badly overdue," remarked the credit manager.

"They've just written us that collections are a bit slow this time of year, but that they'll be able to liquidate their account inside of thirty days," the assistant manager explained.

"Unfortunately, promises are not negotiable, at least at any bank where we do business," the manager retorted.

"They've always lived up to the promises with us so far," the assistant demurred.

The manager brought his fist down on the desk with a bang.

"And they'll live up to this one inside of thirty hours—not thirty days," the manager declared.

"And that means?"

"That you're to catch the afternoon 'hobo' and be back here to-morrow morning with the cash or its quivalent," was the positive reply.

The assistant, wise in his day and canny in his generation, quietly packed his grip, and by 3 o'clock that afternoon, in Hendry & Allen's office, had explained the situation to Joe Hendry.

You know our credit manager as well as I do, in a way, and you know I'm not stretching it when I tell you that it's up to me to pay over the cash or hand in my resignation to-morrow morning," the assistant announced.

"You couldn't have come at a worse time," Hendry declared, "but I certainly don't want to put you in the hole, of all people. I haven't forgotten that you O. K.'d our first order and have used us mighty white ever since.

"You see just how the land lies," the other persisted.

Hendry opened his check book, slowly filled out a check for the full amount of the account, and passed it across the desk.

"That'll be good if you get to the bank early enough to-morrow morning, and after that, well, we'll sink or swim, one or the other," Hendry admitted.

After that, "events moved rapidly," as the fiction writers say. At 4:30 that afternoon a creditor filed a petition in bankruptcy against the firm of Hendry & Alen.

At ten minutes past nine the next morning, the assistant presented the check, received the face thereof in current coin, and so reported to his chief, the credit manager.

"Very good, and don't take a chance like that again," the manager complained.

Then the bankruptcy proceedings went on, Hendry & Allen were duly adjudicated bankrupts—and the trustee promptly went after the bank which had cashed the check.

"We're not liable, we paid the check in good faith, and they had sufficient funds on hand at the time the check was presented," the bank protested.

"Between the time that the check was signed and its presentment, a petition in bankruptcy was filed," the trustee pointed out.

"We had no knowledge of that."

"I'll have to sue for the amount of the check."

"Wait until we write to the payees of the check who got the money," the bank suggested.

"Seems as if we'll never get clear of that Hendry & Allen account," the credit manager grumbled, as he passed the bank's letter across the desk.

"So," said the assistant after reading the letter, "I suppose the idea is that if the trustee makes the bank repay the money, the bank will try to make us pay them."

"That's all too plain, and it's up to you to see us out of the woods," was the comforting reply.

"Well, I'll be blamed if I do, and cursed if I don't," the assistant assured himself—and, putting on a bold front, said aloud:

"Write the bank that they're safe as a Democratic candidate in the South, tell them to fight the trustee, if he sues, and that we'll stand good for the costs," was the airy command.

"What you say goes, and the responsibility's yours," the manager announced.

"And the praise and credit's yours if the bank wins," was the unspoken retort.

Well, the bank did win, and the law is laid down in the case of Citizens Union Bank vs. Johnson, 286 Federal, 527, where the United States Circuit Court of Appeals ruled in favor of the bank. This is what the Court said:

"We think a conclusion that the bank is liable for payments made to third parties in good faith and in ignorance of the bankruptcy proceedings is not well founded. Its effect would be that the bank could not protect itself against liability to a trustee in bankruptcy subsequently appointed on account of payments made in good faith and in the regular course of business and in ignorance of the bankruptcy proceedings—except through the impossible course of keeping itself advised, not only daily, but momentarily, of the filing of petitions for adjudication of bankruptcy against its depositors in any competent jurisdiction. In our opinion the bankruptcy works no such result. True, broadly speaking, the adjudication when made relates back to adjudicating rights and equities generally. But we think that both on principle and authority the rule referred to does not make the banker liable for good faith payments to third persons made before adjudication upon depositors' checks in the regular course of business and without knowledge or notice of bankruptcy."

M. L. Hayward.

Radio-equipped Life Boats.

The ocean liner "Orbita," is the first to install Marconi radio equipment in its life boats. The innovation aims to lessen the annual toll of lives in accidents at sea. Passengers, fleeing vessels in haste, have often drifted helplessly for days in open boats, with only chance hope of rescue. The wireless-fitted boats are able to keep in touch not only with searching ships but with one another, thus saving themselves and their rescuers valuable time.

Conservative Investments
Bonds and
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GUARANTEE BOND & MORTGAGE CO.
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Manufacturing Co.

Grand Rapids, Michigan

Store, Office and Bank
Fixtures

COUNTRY TRADE.

Wean It From the Mail Order Houses.

What does the "farm trade" demand in the way of merchandise?

Just a glance at any of the big mail order catalogues will answer the question. The farmer needs and buys almost everything the city man does—from plows to paint, from books to furniture. The country home of to-day has progressed as well as the city home.

The farmer is a reader—he may not read the fancy fiction magazines, but he does read his farm papers and many of the city newspapers have a wide country circulation. You can go after the trade of the farmer safe in the conviction that he is intelligent and will appreciate any effort you may advance which is in his interest.

True, the farmer does not indulge in the luxuries, so-called, of city life; but his trade does demand a diversity of articles and it is a wise merchant who will supply all of these needs as far as lies in his power. It is not needful to carry a stock the size of the big city department store. It is unnecessary to try—indeed, impossible to attempt—to carry the sort of stocks offered by the mail order concerns: but a careful study of local needs will show you what is being demanded and sold in your town territory. A few samples of diversified lines, catalogues from manufacturer and jobber and a fair sized stock, well divided among the staples, will do much to supply those things which ordinarily the farmer is literally forced to send away for.

I know of many specific instances where residents in suburban and rural localities have made the remark, "Oh, there's no use in going to Jones for that. We will have to send to the city for it. He does not carry anything a person really wants."

This remark is full of meat and worth considering. It reveals, in large measure, the tremendous success of the mail order concerns who do supply everything.

In a little Northern Ohio town, where it is not so hard to get into Toledo, a dealer has built up an immense local trade on the slogan, backed by actual performance, "If I haven't it I'll get it for you quick." He carries a big line of catalogues of various concerns. While his store is essentially a hardware store, he has a small line of crockery, garden seeds, paints and general merchandise. He does not attempt any grocery business, but if there is anything a customer wants in hardware, garden tools or implements, as well as fencing, paints, etc., that dealer is posted on where to get goods, and by use of a long distance phone and an accommodating spirit he has turned the flow of business that went by his doors into his store. The profits on the goods he handles, without his stocking them, are well up with the results from his regular stock.

Take a line of trunks and suit cases, for example. Perhaps you do not care to invest much money in such merchandise. Suppose you try buying a couple of samples of staple cases and use the catalogue for the remainder. The samples on hand will show the quality of the line and there is a nice little business developed which would otherwise be lost.

Some may say that this is a round about, time-losing method. But how about the mail order business? The man or woman who buys from a mail order catalogue has to pay the postage on letters, the freight and other charges, and has to wait as long, or even longer, for the goods to come than you could get them from your nearby jobbing house. You save the customer these charges, in addition to showing, by samples, the exact quality to be expected.

When you make up your mind to go into this plan, do it right, display the sample lines in a conspicuous place in the store and keep the display attractive and clean.

Have some decent circulars printed explaining you have many items that you can save the customer money on and that it is unnecessary to take chances on mail order stuff.

Give the details of what you are doing and mention the lines you are acting as middleman for. You will be more than pleased with the results of such a plan.

Do not overlook the importance of letting the trade in your vicinity know what you are doing. The best plan for a rural community is the mailing list—papers are usually unavailable—and the mail is your one best method of securing distribution of your publicity matter.

Take this matter up with your jobbers and see what they think of it. You will find them glad to co-operate with you in every way to help you get the trade that belongs to you.

Hugh King Harris.

Don't Worry About Your Competitors.

Don't worry about your competitors. They are the spice of life. They are the zest of business.

If it weren't for your competitors, there would be moss and ivy all over you and your business.

There would be no contest—no race—no prizes—no sporting spirit of any kind.

If you are not doing well, don't blame your competitor, blame yourself.

You are losing more money by neglect than you are by competition.

You are losing more by waste—by lack of team play—by jogging along in a rut.

If your competitors are ahead of you, be a good loser. Don't squeal and make excuses.

Then play the game harder. Go at it with all the brains you have and all the brains you hire.

Don't settle down to be a tail-ender with a grouch. Make up your mind to win.

Show your competitors that you're still in the running.

Then, when Christmas comes, you might send a present to every one of your competitors, with a card saying—"Many Thanks for Having Kept Me Alive During the Past Year."

Yes—Why not?

Hugh King Harris.

A COMPLETE LINE OF
Good Brooms
AT ATTRACTIVE PRICES
Michigan Employment Institution for the Blind
SAGINAW W. S., MICHIGAN

LIGHT FORGING NEVER SLIP ICE TONGS AND PLUMBERS CALKING TOOLS
H. T. Baldwin
1028 Fairmount Street, S.E.
Grand Rapids, Mich.
In replying please mention this paper

I. Van Westenbrugge
GRAND RAPIDS—MUSKEGON
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NUCOA
"The Wholesome Spread for Bread"
CHEESE
OF ALL KINDS
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Mayonaise
OTHER SPECIALTIES
Quality — Service — Co-operation

Fiegler's
Chocolates
Package Goods of Paramount Quality and Artistic Design

DURANT MOTOR STOCK SICK.

Early Crop of Easy Marks Is Exhausted.

Durant cars are as good as ever and sell as well as ever, but just what that means is unknown, as no detailed profits statements and balance sheets have ever been submitted to indicate what, if anything, the profits may be in the automobile end of the industry. There is no quantity production, and without quantity output profits per unit are negligible, if there be any profit at all. In the stock-selling end of the Durant menage complete success has befallen through the enormous number of so-called partners whom he "took in." What ails the Durant stocks is that the high-pressure stock-selling organization that Durant built up in the so-called Durant Corporation, and which boasted 6,000 high-priced stock salesmen in 1923, besides hundreds of high-priced division superintendents, fell apart when the early crop of easy-marks were exhausted, and a large element of the investing public began to surmise that Durant might be more interested in stock selling than in the making and sale of automobiles as a paying industry. When Durant was ousted as president of the General Motors Corporation he organized his "Durant Corporation" as a stock-selling organization. At first its object was to finance Durant by sale of Continental Motors and others of his personal stock holdings, some of which were offered to investors on the partial-payment plan. He next conceived the idea of a big chain of Durant motor companies, in which he could sell stock to the public, beginning in his home city, Flint, where the first Durant partner was obtained Jan. 17, 1921. There are (or were) over 6,000 "Durant partners" in Flint. A high-pressure stock-selling campaign was launched in any town where Durant "proposed" or "planned" to erect or acquire or operate a factory, or where he proposed to buy "parts." The ramose variety of Durant Motors of Delaware and of California, and of Michigan and of Indiana, and of Canada and of New Jersey, went fairly well, but the big "money maker" was his Star Motors, Inc., of Delaware. Originally put out at $15 a share, on which the stock salesman got $1 a share commission, the million shares that Durant said would suffice sold so well that another million shares were added. But the salesmen made too much money. Durant thought, or so he announced, when he cut their commissions. The selling organization collapsed. The "partners" were unable to keep in touch with the affairs; their correspondence went unanswered at times, and even payments were not receipted and often stock was not issued for three to six months after subscriptions had been paid in full. After the Star, the others fizzled. Flint Motors of Michigan went not so good. Hayes-Hunt Corporation was hard to sell. Durant's "Liberty National Bank of New York" found few "partners" willing to become bankers at the price asked. The "Durant Acceptance Corporation" was accepted by fewer "partners" than its name would indicate. When Durant announced that he would put out the Princeton and then the Eagle cars many partners began to smell a rat or a nest of them, and heavy selling continued while the selling was good. Durant announced that his plants already had capacity to turn out 667,250 cars. Less than a third that number were being turned out. Yet Durant was promoting new companies and new plants, and dependable profits statements and balance sheets of the old companies were not advertised. Thousands of partners quit. They stopped payments, canceled their subscriptions or sold the stock if they had it. There are now estimated to be less than 100,000 partners, as against 350,000 Durant stockholders in April, 1923. Advices from Flint are to the effect that the Durant and Star and Flint divisions are turning out, all combined at the rate of a little under 15,000 cars a month. Two months ago Star cars were cut in price $15 to $55 per car. About 100,000,000 or more stock was sold in the Durant corporations. What the net profits may be in 175,000 cheap-price cars per annum, if any profits at all, are unknown. That is scarcely quantity production. Only by quantity production can such cheap-price cars pay. Profits, if any at all, are not sufficient to support the terrific capitalization of the profuse and ramose chain of Durant Motors corporations. Besides that, not much ails the Durant stocks.

To refuse the friendship of conscience is to double the power of all your foes.

"You wouldn't buy canned fruits without a label—and yet what difference does it really make unless you know exactly what the label stands for?"

That's what we're asking your customers

but it's just as important to you

Every month for a year now—in the homes of your best customers—we're putting a question somehing like this:

"What good is a label, anyway—unless you know exactly what it stands for?"

An important question for housewives! But even more important for the dealer who wants a steady, sure business.

What is *any* label worth to you—unless you know, in advance, its quality, its salability and the demand behind it?

After all, the profitable, worth-while goods are the ones that move *off* your shelves and let your capital do another job.

And right there is the real value of DEL MONTE. You *know* the DEL MONTE label. You *know* your customers want it. You *know* it will sell, month in and month out.

When you *stock* DEL MONTE, you stock a market founded on quality and developed by years of intensive advertising. When you *feature* DEL MONTE, you are giving your customers the brand they know and prefer.

Just be sure you SELL

DEL MONTE

NATIONAL CANNED FOODS WEEK
Nov. 9th to 21st

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PERPETUAL FIRE INSURANCE.

What It Really Is And How It Operates.

In this Feverish Age—of radio, wireless, speed maniacs, etc.—word "Perpetual" probably suggests "Motion," whether it be jazz or mere restlessness; while to those of us accustomed to the sight of a large cemetery with its various burial lots here and there marked by a little sign "In Perpetual Care," it perhaps brings the thought of "Eternal Rest."

Likewise the word "Insurance" probably reminds most of us that a premium will soon become due and in fact we may feel, to paraphrase a certain saying, that "Insurance is just one damn premium after another."

Perpetual insurance, however, means something very different. Those of us who live in or near Baltimore, Cincinnati, Philadelphia or Richmond may appreciate its advantages but it is doubtful if even an insurance man in other parts of America has ever heard of perpetual insurance or if so, realizes that it protects buildings in and near these cities from loss by fire to an amount of nearly $400,000,000.

The first fire insurance policies issued by the "Hand-in-Hand Contributionship" were for a term of seven years. This was that pioneer company founded in London in 1696, which had a successful existence of over two hundred years until absorbed in 1905 by the Commercial Union Assurance of England.

From ancient times seven was considered a lucky number and even today our dark-skinned Southern brethren, when enjoying their favorite pastime, call for "come seben, come eleben." History tells us how Pagans and Christians have always given a magical, mystical or holy meaning to seven. Pharoah, in his dream saw seven kine and seven ears of corn; ancient Rome was built on seven hills; the first and second great Jewish festivals each lasted seven days with seven weeks between. The world was created in seven periods and there are seven days in a week, seven wonders of the world, seven graces, seven senses, seven virtues, and seven mortal sins, besides the seven ages of man and "the seventh son of the seventh son." It has also been thought that man's skin, if not the whole texture of his body, renews itself every seven years. Be that as it may, the first fire insurance policies issued in this country were for seven years; in fact the first American companies were modelled much like the English "Hand-in-Hand." As the country grew and business increased,, the insurance companies in the true American pioneer way adapted their methods to meet requirements and policies were issued for one, three or five years. The seven year policies continued to be issued but with the provision that unless surrendered by the assured before the end of the seven years, they continued in force for another seven year period and so on indefinitely, the company having the right to annul only at a seven year period.

The present form of perpetual policy has always insured buildings only and has been in general use for over a century; in fact there are many policies now in existence which have been in force over fifty years. But one premium or deposit is paid to the company (varying from eight to twenty times the usual premium) the policy continuing in force without any additional payment, providing its conditions as to the ownershp, occupancy, etc., remain unchanged.

The company has the right upon certain notice to the assured to annul the insurance and likewise the assured may cancel the policy and in either case upon its surrender the deposit is returned in full or less a discount of not more than ten per cent. (unless meanwhile a claim for loss has been paid, when some companies thereby earn a proportionate part of the deposit). Perpetual insurance therefore costs the assured, unless a fire occurs, only the interest which he might have made on the deposit, plus the small discount, if any, upon cancellation.

The interest which the company earns on the deposit while they hold it, corresponds to what the yearly premium might have been, the company saving the cost of accounting and collecting term premiums. While a perpetual policy requires a greater initial outlay than a term policy, it is an asset to the assured, not merely because it gives him peace of mind to know that it is not a liability to provide at recurring intervals a renewal premium —but itself provides him an indemnity "never ceasing, continuing indefinitely, not subject to or suffering cessation or interruption" as signified by "perpetual."

The conditions of the perpetual policy are in other respects similar to those of the term policy. Change of ownership of the property insured requires that the policy be transferred by the former owner to the new owner and the transfer approved by the company, if the policy is to be continued. Change of occupancy of the building or increase in hazard must be noted on the policy and in such latter cases an additional deposit may be required by the company. The payment of a loss in most cases reduces the insurance by the amount paid.

The Cincinnati Equitable Insurance Company, which next year will celebrate one hundred years of successful existence, has one very unique feature in its policy which makes it the most perpetual of all; namely, the payment of a loss, even a total loss, does not reduce either the deposit nor the insurance, the policy continuing in the full amount upon the repaired or rebuilt property as though no loss had occurred.

The perpetual policies issued by the Mutual Assurance Company of Virginia, while they differ but slightly from the usual form, have a notable feature; namely, the liability of the property insured for an unpaid annual quota or assessment of the premium, which liability is secured by being recognized under the State Laws as a first lien against the said property and passes with the title without a transfer of the policy being required. Notwithstanding this most remarkable feature, the Company has so prospered that it has rarely had to enforce the payment of a quota by placing it in the hands of a sheriff for collection but has for many years returned profits in the shape of reduced quotas or premiums.

A perpetual fire insurance policy is particularly attractive as collateral to a mortgagee, who then need not fear the lapsing of the insurance through failure of the mortgagor to renew. It is ideal for the home owner and the logical policy for a bank, church, school, hospital or other institution, which is perpetual in character, and should be protected by policies that cannot lapse or be overlooked through change of administration, but whose buildings remain "once insured, always insured."

J. Somers Smith.

Federal Reserve Operation Should Be Made Permanent.

What can be done to assure the permanency of the Federal Reserve System?

It was not to find an answer for this question that bankers from all parts of the country went to Atlantic City last week. The American Bankers Association should have plenty to do with its own business problems, one might suppose, and in the celebration of its golden anniversary. Interesting was it to find, therefore, that what the bankers appeared most concerned about was the perpetuation of the Federal Reserve System. Only a little over half of the twenty-year period for which the Federal Reserve banks were chartered has expired, but most bankers want to make certain that the great structure painstakingly erected will not in a mad moment be dashed to ruin.

Among those assembled at Atlantic City were scores of bankers whose memories carry them back to the days of panics and to whom the country's banking situation before and after the inauguration of the Federal Reserve System stands in contrast as the night and day.

Men that do not call themselves old still are alive that can recall vividly the Baring failure in 1890, when a wave of prosperity overnight was turned into a panic; or that day in 1893 when men went to their offices with call money available at 6 per cent. but saw it jump to 15 per cent. before they left for the day; or late in 1899 when call money on one day was 186 per cent. and 2 per cent. on the next day.

We were not entirely ignorant of the evils that brought on panics fifteen or twenty years ago, but our currency was not of a character that permitted an expansion of credit in times of special need and contraction as the demands passed. Even in 1907 when the panic came the United States had perhaps more gold than any other country in the world, but it was not in position quickly to mobilize the metal.

No benefit from the Federal Reserve System impresses the banker more than what has been done to eliminate seasonal fluctuations in interest rates.

Before elasticity was introduced into our banking system a decade ago through workings of the Federal Reserve, sharp upturns in interest rates were accepted as inevitable for the autumn months. At the season of the year when farmers were obliged to borrow funds to move their crops money was dearest; and immediately afterward, when the farmer no longer could use the money, rates fell. Between early summer and early autumn interest rates ordinarily swung from, roughly, 12 per cent. below a theoretical normal to 15 per cent. above.

So completely has the Federal Reserve System ironed out these seasonal curves that we no longer experience sharp advances in interest rates with the approach of autumn activities. At the time of year that they must carry their heaviest load of borrowed funds farmers now may rest assured that the seasonal factor at least will not be very much against them.

These and a dozen other things the bankers see better than anybody else, and that is why they want to save the system to the country by guaranteeing its perpetuation over a long period.

Paul Willard Garrett.

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Two-Dollar Bills—and Others.

One reads that, after an interval of several years, the Treasury Department is again issuing two-dollar bills. It is reported that a certain saving bank has arranged to add 50 cents to each new deposit account that is opened with one of them. A Washington newspaper is conducting a campaign in their behalf.

That they are unpopular is indubitable. Those who dislike them say they are unlucky, or else that they are apt to be paid out for one-dollar bills by mistake. The former reason is nonsense. The latter should hold equally good of a five-dollar bill. It might prevail with blind folk; but "sighted" people (as the blind call them) usually glance at a bill before parting with it. Personally, I like the twos as well as the ones; and—nothing being filthier than filthy lucre—I almost invariably get new bills of the smallest denominations at the bank, thereby lessening the risk of receiving soiled change when I pay them out. If any one really prefers the ones to the twos, I shall be glad to take all the twos he has to offer, and give him a nice new one in exchange for each of them.

A real objection to the two-dollar bill—but this holds against a bill of any denomination—is its size. It would be a great convenience to the public if the measurements were reduced to (say) five inches by two and three-quarters. And the Government's bill for the expensive paper its notes are printed on would be reduced by about 40 per cent.

Why do our money-makers assume General Jackson to be better known than Lincoln or Washington? The Founder's name appears below his portrait on the one-dollar silver certificate (series of 1923) and the Preserver's on the five-dollar Federal Reserve note (1913); but the identity of the destroyer of the old United States Bank has to be guessed by the happy possessor of the five-dollar United States note of 1907.

Joseph B. Guilder.

Throughout the country
women appreciate the wisdom and
economy of using

DOMINO SYRUP

Domino Syrup is a pure cane sugar product, with no adulterants, and always of the same high quality as Domino Package Sugars. It will not ferment or crystallize.

Domino Syrup is a full-bodied syrup. Its golden color and delicious flavor make it the most satisfying syrup for pancakes, waffles, biscuits and bread.

Women have learned the economy and wisdom of using Domino Syrup for cooking purposes and to vary their menus in the most delightful ways. This is reflected in the constant demand for Domino Syrup throughout the country.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown;
Domino Syrup

Will Dobbin Ever Come Back To His Own?

Grandville, Sept. 6—Is Dobbin coming back?

There are many places in the large cities where the horse has not even yet been supplantd by the automobile.

Nor does it seem likely that this will be done. Trucks, cars and limousines have superceded old Dobbin in many places, and accidents have multiplied by the hundred and still the world goes on increasing the numbers of machines indefinitely.

Many farmers, however, cling to the horse in their farm operations. There is no sentiment in a machine. Cold, calculating mechanical moves without life or thinking power.

To be sure a horse thinks, and the human can commune with him in more ways than seems possible now, in this age of speeding machinery, both on earth and in the sky.

A man's team of grays or bays or blacks! How the memory of them comes back to the busy brain even of the long time owner of truck and gas wagon. Those old time horses were companions to their owners as no gas wagon can possibly become. The auto does not whinney when it sees its owner, as did old Dobbin in the long ago.

Memories of past splendid work of horses will come to the mind of every aged man who recalls early days when the horse was dad's and son's reliable comrade in many a long drive over rough and muddy roads, now given place to paved highways of costly construction, and which would have been gladly welcomed by Dobbin had he been aware of such conditions in the past.

We have been more kindly to our machinery than to our animals. Dobbin however, is bound sometime to come into his own.

A man can talk to his horses; he also can talk to his automobile, but from the latter he gets no response as he did from his horse, and that is the saddest part of this discharge of Dobbin and the adoption of gas wagons.

Thicker and thicker grow the swiftly running machines throughout the country. Accidents have mounted high since Dobbin was turned down. Tragedies from runaway horses were of rare occurrence, but every day brings more accidental deaths from the use of automobiles.

In a way it might be said that Dobbin is having his revenge in this wild slaughter of the innocents.

One cannot go now to the humble stall and pat the shoulder of Old Doll and tell the girl how much you love her for saving the life of your boy when the wolves got after them in the big woods. Old Doll's fleet foot distanced the greyhounds of the wilderness and brought Little Danny safe home again. Doll lived to die of old age, cheerfully fed and coddled by her master.

Many lives were saved by Dobbin in the early settlement days, and history records deeds of daring by the horse on a par with the grandest acts of heroism by his master man.

Sheridan's ride from Winchester, twenty miles away, to the front that day when the Confederate army was rushing his cavalry and infantry into a most disastrous retreat, is an epic nowhere excelled in all war history.

The horse shares with Phil Sheridan the glory of that ride and the great victory snatched from defeat on that day of Civil War recollection. The celebrated Black Horse cavalary, which went to pieces at the first Bull Run, when the Union Fire Zouaves bayonetted and shot them, is another instance where the horse had his hour.

In war Dobbin has shone with an equal luster beside man. The use of the automobile in war was instanced in the world struggle, but there were no gallant bursts of speed, no neighing at the height of battle , no furious pounding of hoofs in the eager rush of the charge as in other wars. Lucky perhaps for Dobbin, and yet the romance of the cavalry charge was something that lent luster to war which no dumb machine of wood and steel can furnish.

But Dobbin is by no means extinct, nor is he on the way to extinction. As the glamor of speeding by machinery wears off, thoughts of man will return to the horse, that staunch pal of field, forest and home. He is coming back.

Were I gifted with a poet's pen I should ask no prouder work than picturing the old time horse as he lived worked and slaved for master man in the olden time. That poem will be written. Another Longfellow or Holmes will take up the theme of the horse and immortalize him in an epic which will reach the stars

How old Tom swam the river at flood time with two settler's small children on his bare back may be made a part of that poem, and there are dozens of other adventures in which gallant Dobbin did himself proud.

Is it right to give up the horse, man's best friend, and go in for machine worship which has no soul while Dobbin is nearer than all other animals save the dog in intelligence to the human?

Assuredly not. Dobbin is coming back.

Machine travel is becoming more difficult as the number of gas wagons count upward. At one time it was not believed possible to overdo the production of automobiles, but we are fast becoming aware that the avenues of travel are even now dangerously congested, and that the building of airplanes seems the only outlet to safety in transportation.

The return of Dobbin is the surest way out of the present muddle.

Old Timer.

Old Story of Sailors Lost in the Pacific.

The search recently made for the aviators who were lost in the Pacific flying to Hawaii recalls an old naval story of the wreck of the U. S. S. Saginaw in the middle of the Pacific Ocean in 1870. Because of the heroism shown by Lieutenant John Talbot in attempting to bring news of the whereabouts of the survivors to Hawaii, the nearest island, a tablet was put up to his memory in the Naval Academy at Annapolis. The lieutenant's sister, Miss Ellen C. Talbot, is the secretary of one of the Senators, and through her I have obtained a newspaper account of his exploit.

The Saginaw was wrecked on October 29, 1870, near Ocean Island, almost in the middle of the Pacific Ocean. All her officers and men were cast ashore on that island, a barren and uninhabited reef out of the usual pathway of ships crossing the Pacific. The wrecked ship's company were able to save few provisions. The island produced no food. And the chances of being picked up by a passing ship were slight. Being wrecked was very different in those days from being wrecked to-day. There was no radio to call for aid when the vessel was in distress, so there was no use of expecting a searching party to come poking around the lonely island in a few days.

There was nothing for it but for a small party to put out in a rowboat for Honolulu, 1500 miles away, to carry the news there of the plight of their fellows on Ocean Island. Volunteers were called for. Lieutenant Talbot and five seamen volunteered and set forth in the captain's gig for Honolulu. They took with them scant food and not enough fresh water. There was a small oil stove to cook the food, but much of it was spoiled by being soaked in salt water when the Saginaw was wrecked. After five days the little boat encountered storms which soaked everything on board so that it was impossible afterward to have either light or fire. Half starved and exposed to cold and wet, the men fell ill. And one of them became insane. Thus for thirty-one days they drifted. Finally they sighted the coast of Kauai, one of the Hawaiian group of islands. Here they met their final misfortune. They were too weak to make proper landing. The boat ran into shallow water and was capsized. Talbot was swept away by a breaker. One seaman named Halford had enough life left in him to cling to the boat, and he was washed ashore, the sole survivor. His story brought aid to the men wrecked on Ocean Island in time to save them. Such was the Pacific before men hopped over it with wings through the air—to meet somewhat the same fate. —N. Y. Evening Post.

Responsibility

What are you doing to help your town
Grow to a place of good renown?
What are you doing to make it grow
Into the place you'd like to know?
Which of your talents will you expend
To help attain the desired end?
Have you learned this lesson, old yet new:
"The Heart of your town is you—just you."

Are you one of those who sit and whine
That nobody does things in your line?
Are you one of those content to wait,
Do you with the rest co-operate?
Our cities do not just grow, they're built,
(And he who helps not is full of guilt);
For this is a fact, both tried and true:
"The heart of your town is you—just you!"

No matter if there are other men
Whose talents seem beyond your ken;
No matter if your part seems so small
As hardly worth your while at all;
Each has a job that must be done—
(Working together is so much fun)—
And nobody else your job can do:
"The heart of your town is you—just you!"

E. Everett Evans.

Enlightened Selfishness in Business.

You question if Henry ford means what he says when he advises that the business motive should be to render service without thought of profit. You also imply that such policy would be impossible under present business conditions.

None can say how far Mr. ford is moved by generous impulses. He has the genius to conceive and the courage to carry out broad, far-sighted policies which are greatly to the interest of the public. He admits, however, that each raise he has made in wages has reduced his labor cost and that reductions in the price of cars have meant increase in final profits.

There evidently comes, though, a time in the development of most solidly successful business when it is possible to bring to bear a different motive and charge the consumer only such prices as would provide for necessary reserves and pay fair wages to capital management and labor.

Such a non-profit policy carried out in some fields would have far-reaching economic results. For instance: if a big company with the genius for efficiency of a ford and the idealism of a "Golden Rule Nash" were to go into the supplying of the necessities of life to the masses, a zone where there is now such chaos and wicked waste, it would not be surprising if both wages to workers could be increased and prices to consumers could be reduced from a fifth to a third.

But why would a man put aside the opportunity to get rich? The answer is that he could thereby get much more out of life than by devoting his days to the prosaic business of making a fortune. The life of large service would be dictated by the more enlightened selfishnss.

Emerson P. Harris.

You can't do your duty to yourself unless you do your duty to others.