

MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 14, 1925

Number 2195

TO A BIRD

O, bird upon your swaying bough,
Teach me your secret; tell me how
You learned to find in life such joy?
What are the arts which you employ?
Why do the notes swell in your throat?
Why do you rest like some fair boat,
Upon a calm unruffled sea?
O singer, teach your song to me.
I find in life so many cares;
O, tell me where you buy your wares,
Who sells the food you feast upon,
Which gives you joy till life is done.
The secret of the Gods you hold,
More precious far than finest gold.
Your life is full, your song is free.
O singer, teach your song to me.

William N. Ricks

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Indian Summer

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

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

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

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

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

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

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

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



The Standard Oil Company
[Indiana]



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MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.Published Weekly By
TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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LOWDEN LOOMS LARGE.

It is a long time until the next Presidential campaign. Congress will have met twice in regular session. Full many a lightning rod will be shaped and thrust skyward between now and 1928. Thus far even the issues of 1926 are vague, but it is, nevertheless, worth noting that former Governor Frank O. Lowden of Illinois has paid a leisurely visit to the East.

Within the year this Illinoisan has loomed as the tallest figure in the farm political field. The failure of the Grain Marketing Corporation last July was a staggering blow to the American Farm Bureau Federation. This corporation, formed by merging six "old-line grain companies," had been backed and officered by the federation. It was a co-operative built from the top down. Illinois, Indiana and Kansas bureaus fought it and farmers refused to buy \$4,000,000 worth of its stock.

Lowden fought the plan. He believes in the Aaron Sapiro program, brought East from California. This builds from the ground up by organizing smaller units and then consolidating. Two or three years ago this plan caused the first split in the Farm Bureau Federation. The smashup of the Grain Marketing Corporation has swept the field clean for the Lowden policy.

It is the Lowden turn now and if he succeeds he will be the one big political figure that the farm revolt, beginning in 1919, has produced.

The Illinoisan's present trouble seems to be that he has not thought his program through. All he is sure of is that "the farm problem is not solved." His assertion that the farmer earns only 3.6 per cent. on his capital, while United States Steel earns 10 per cent., has been asserted before by the old farm bloc. He holds that a crop surplus is both inevitable and desirable, but he does not know what to do with it. The old farm bloc wants the Government to buy and sell this surplus.

The only Lowden reliance is co-operation.

If Lowden, the farmer's hope, can find some plan of relief that Lowden, the business man, can endorse, then Lowden, the politician, will be a force to reckon with soon. He is now in the way of becoming the new idol of the corn belt and wheat country. He is able and astute. As Governor of Illinois he massacred a score of useless State bureaus and agencies and gave Illinois a taste of economy in government.

Frank O. Lowden had won his spurs at the Chicago bar before he married into the house of Pullman. He has a half-jesting tale in 1920 that he had determined to reach the White House so the junior Lowdens might be known not as "the grandchildren of George M. Pullman" but as the "children of President Lowden."

Whatever his reasons, they were still good in 1924. It will be remembered that Lowden of Illinois did what no other man ever has done—he rejected a Republican nomination as Vice-President. This was warning enough for all who were looking beyond that June day in Cleveland or the third of last November. They will be watching him in Washington or such other places as "Presidential bees" suck the nectar of hope.

COTTON AND GOODS PRICES.

Those who were hoping against hope of a smaller yield of cotton than seemed probable were much jarred at the report from the Crop Reporting Board on Thursday announcing an estimate of 14,759,000 bales, exclusive of linters. If this is shown correct by the final result, it will mean the largest crop ever grown with the exception of those of 1911 and 1914. With the production of other countries where the staple is grown, it will provide enough for the world's needs and leave a safe carry-over for the next season. The estimate, according to past experience, is apt to be nearer the actuality than those issued earlier, but there is still time for changes to be shown one way or the other. The one big factor ahead yet is when the frosts will come. If these are delayed a few weeks longer the crop may reach the 15,000,000 bale mark. The effect of the new estimate was to send down quotations with a rush. This, in turn, halted operations in unfinished cotton goods. For the time being, however, prices are apt to hold firm because of the curtailment of production by Southern mills on account of the prolonged drought. Spot goods and those for near-by delivery are being quite firmly held at prices higher than they were at this time last year, when raw cotton was much dearer. On the other hand, certain lines of finish-

ed fabrics are lower. Distributors continue to report a good business in cottons of divers kinds, more especially the novelty ones and the rayon mixtures. There is little new in the situation as regards knit goods. Heavy-weight underwear for near delivery is hard to get.

WHAT UNIONISM DOES.

British coal mine operators found it impossible to meet the mine wage scales and keep their export business. They tried to reduce wages. The miners struck. The Baldwin government, for the sake of peace, agreed to take \$9,000,000 a month from British taxpayers' pockets and give it to the miners.

Yet there is no peace. The miners want to take over the mines, despite the fact that if all profits and royalties were divided among Britain's 1,170,000 miners they would get no more than 50 cents a day above their present wages. Meanwhile 500 of the 5000 British mines are closed, France is buying coal from the Germans and the retail cost of coal is increasing in the British Isles.

Coal exports continue their decrease. Italy and France have called their coal buyers home from Wales. Both France and Italy are turning more and more to water power. Five royal commissions since 1902 have tried to find what is wrong with the British mining industry. Since 1919 there have been three big coal strikes in the British mines.

Great Britain has had an excellent market for coal. British colliers were found in all waters. That market is being lost through union strikes by union disturbers. The coal users dependent upon British coal are finding substitutes or turning to other sources of supply.

On a smaller scale, that is exactly what is happening in the United States, so far as anthracite is concerned. Strikes, causing a scarcity or an interrupted supply, have worn out the public patience. There is a lesson for anthracite miners and operators in the coal situation of the Old World if they have the wisdom to see and understand it.

AUSTRIA'S DIGNITY.

The League of Nations is preparing to give up its financial control of Austria January 1, 1926. But there are several strings to the plan. Control of certain sources of revenue tagged to meet Austria's foreign obligations is to be retained. The hope is expressed that the Austrian government will consent to a foreign controller for several years in the management of the national bank. Lastly, there is the suggestion that Austria agree to a re-

sumption of full control in case at any time within the next ten years Austria defaults upon her foreign loan payments.

Austrians resent these conditions. They naturally want their country to resume its position as sovereign and independent. They want their own parliament and their own government to regain full say in the financial affairs of the nation. They are standing on their national dignity.

But when Austria was rescued from the financial and economic abyss by the rest of the world she assumed certain moral obligation. Other nations went to some lengths and assumed certain burdens in order that she might recover her equilibrium. They are now asking Austria to give certain guarantees that they will not come out the less preferable end of the horn.

If Austrians wish to stand upon their true national dignity, they will not only be willing to satisfy those who did the rescue act, but will insist upon according complete satisfaction. That would be the honest and honorable attitude for them to take.

Along in 1915 and 1916 there were thousands of plans for ending the war. The Western front was "frozen" fast in a military stalemate. Lord Grey in his "Twenty-five Years" reveals the outlines of one of many of these plans. This came from Woodrow Wilson on the tongue of Colonel Edward M. House. There was to be a conference with the United States as a participant. If Germany refused to enter such a conference, it was the Wilson idea that "the United States would probably enter the war against Germany." In the event of a failure of the enemy nations to agree, then the weight of America was to be thrown to the Allies. It seems that events and policies had so shaped themselves that nothing could be done. However, it is interesting to note that as early as February, 1916, Woodrow Wilson had come to the conclusion that sooner or later the power of the United States must be exerted against "Prussian militarism" rather than against "British navalism."

Mrs. Ned Carpenter, wife of the genial manager of the Dwight Bros. Paper Co., had the misfortune to break both bones of her left wrist about two weeks ago. The accident was the result of a fall sustained at a summer home near Baldwin on a Saturday evening. Ned made a record run—he can drive on occasion—to Grand Rapids, where the fracture was reduced at Butterworth hospital. Mrs. Carpenter is doing as well as could be expected under the circumstances.

It is better to follow a good leader and get there than to insist on leading and land in a blind alley.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Cadillac, Oct. 6—Some time ago our mail carrier delivered a package to my home from Frank M. Jacobs, "The Handkerchief Man" Monument Square Building, Grand Rapids. Believing that I knew what the package contained from the fact that I had seen one of his packages opened, I have not done anything with it. I thought I would leave it where it is until he either sent a messenger after it or forwarded the fees to pay one. To-day I received the enclosed card and wish to ask you where I would stand if I carried out my intentions. The writer is one of the retailers who appreciates the service which you are rendering through the columns of the Michigan Tradesman. James Johnston.

The following reply was made to the above:

Grand Rapids, Oct. 9—The man Jacobs who sent you the handkerchiefs is an absolutely reliable merchant in this city who has become so enamored with the mail order business that he has fallen in the same pit that the necktie people have in sending out articles which are not ordered. However, he does one thing that the necktie people do not do, and that is he encloses postage, so that you can return the handkerchiefs to him if you wish to do so. This is, of course, no more than fair and entails very little trouble on the part of the recipient.

Mind you, I do not countenance Mr. Jacobs's methods. I think they are execrable and utterly indefensible; but, because otherwise the man is a high grade merchant, my thought is I would return the handkerchiefs to him with a strong letter, stating that you wish him to strike your name from his mailing list and not bother you again. If he does bother you after you have given him due notice to desist in his unbusiness like practice, you can throw the package in a corner and never touch it unless somebody comes after it personally.

Mr. Jacobs has worked up a fair retail business during the past half dozen years and has developed a growing mail order business by advertising handkerchiefs in high class magazines. Why he should not be satisfied with these two lines, but insists on breaking into the illegitimate field so long cultivated by Fox and Beaumont is more than I can understand.

E. A. Stowe.

Mr. Johnston thereupon came back at the Tradesman in the following fashion:

Cadillac, Oct. 12—Yours of Oct. 9, relative to Frank M. Jacobs, "The Handkerchief Man" was received in due time. I have gone over the same and while I admire your spirit of fairness in suggesting that I return the package, from the fact that I presume he has enclosed postage, I do not want to do so unless I am obliged to do so for the sake of saving myself trouble.

First, I wish to offer an apology for imposing on your time any farther in this matter. However, I do not intend to even carry the package to the postoffice unless I am obliged to do so for the sake of saving myself trouble. If you will kindly tell me just what the consequence would be if I let them remain in my house where the mail carrier left them until called for I will surely appreciate your kindness.

I would not have gone so far in this case if I had not been a reader of the Tradesman for so many years. The fact is that I have seen so many cases where the merchant has consulted you and invariably has received valuable advice that I have concluded that it is worthy of imitation. Consequently I am again imposing on your good nature.

I hope to hear from you at your convenience and again assure you of

my appreciation of your services to the retailer. James Johnston.

Mr. Johnston is certainly within his rights in refusing to even take the trouble to carry the package of handkerchiefs to the postoffice. Mr. Jacobs had no more right to send him handkerchiefs without an order than he has to deliver a sack of flour to a resident of Cadillac and ask the recipient to return it if it is not acceptable. Such a practice, steadily persisted in, would make Mr. Johnston the most unpopular man in Cadillac. Perhaps the best way to break up the pernicious and utterly indefensible practice of sending out goods promiscuously, without any authority, would be to pursue the course indicated by Mr. Johnston. Certainly Mr. Jacobs cannot complain, because he violates every business principle dear to the American people when he engages in the forcing process he is now pursuing.

The Knickerbocker Merchandising Co. has been repeatedly exposed as fraudulent. Now the Federal courts have taken a hand in the matter, judging by the following report from New York City:

A batch of indictments have been handed up by the Federal Grand Jury containing one accusing the Knickerbocker Merchandising Co., Inc., of 122 East Twenty-fifth street and Maurice Innerfield and Emanuel Seaman with having used the mails to defraud retail grocers out of nearly \$130,000. The scheme of the defendants, the indictment read, was to pretend that the purchase of certificates in the "Permanent Associate Buying Service Membership" would enable purchasers to obtain groceries at prices lower than those paid by chain stores and other large purchasers.

The defendants, it is also alleged, falsely represented that the saving in the purchase of groceries would range between 8 and 15 per cent. and that unless the victims joined in the plan they would be undersold and driven out of business by neighboring competitors. "High-powered" salesmen, it is charged, were employed to dispose of the certificates. J. M. Wolfe, who presented the evidence to the Grand Jury, said that one witness had declared that more than 5,000 merchants in various sections of the country had been victimized.

A fraud order has been issued against the Lee Thomas Co., Chicago. This concern sells women's apparel and other merchandise through the mails. It is claimed that the goods were not as represented and instead of money back, as guaranteed, the concern sent to complainants "cash credit certificates" covering the amount remitted and when this was not accepted, refused to answer further enquiries. A fraud order has also been issued against the Importers Salvaging Syndicate. This company advertised binoculars, firearms and various kinds of police equipment. It is said that the merchandise furnished to buyers was not as represented, and that in most instances no merchandise of any kind was furnished. The Postoffice Department also says that when

DELBERT F. HELMER

WHOLESALE

COFFEE and TEA

WE SELL OUR

DIV-I-DEND

COFFEE

to only one merchant
in a town.

If it is not sold in your
city or town, we solicit
your account.

337-339 Summer Avenue, N.W.

GRAND RAPIDS

MICHIGAN



"RIDE THE GREYHOUNDS" Fare \$6
Grand Rapids to Chicago

DE LUXE OBSERVATION
COACHES.

Pavement
all the way.

Lv. 7:00 Ar. 3:00

8:00 4:45

10:00 6:00

12:00 9:15

Central Standard Time

Two 5 minute Comfort Station stops and
a 30 minute lunch period are included in
the time.

G. R. Stations:

Crathmore Hotel

Rowe Hotel



customers insisted on a refund of their remittances and returned the merchandise, these customers were in many instances, sent "no funds" checks.

Counterfeit \$20 bills are making their appearance in Lansing. The imitation is very poor and if held to the light easily shows the falsity of the bill. Endeavors to imitate the silk threads of the genuine bill in ink are easily discernible. The Lansing post-office, as well as the local banks, have uncovered a number of the imitations and turned them in to the Government.

East Tawas, Oct. 10—Will you tell me what you can of the enclosed communication? I would like to be better informed before biting. G. C. M.

This refers to an offer of the Berthel Motor Corporation, 1252 Fuller Road, Canton, Ohio, to "hop in on the ground floor and lose some money." They are generous enough to make an allotment under liberal option, at the confidential net price of \$75 per share, the only restriction being that the established selling price of \$100 per share be maintained. The individual behind this is said to have an inventive turn of mind, and this is a pure speculation founded wholly on the hopes and desires of the promoter. A little wisdom gleaned from years of experience, "more dollars than are needed to pay the public debt have been lost by misguided souls who have backed inventions."

Frankfort, Oct. 8—I enclose a form letter from the Allied Merke Institutes, Inc., of New York. Is this a reliable outfit or not? Wife and I have very bad cases of dandruff, and have tried many tonics (so-called) and other mixtures, but have obtained no relief, so are looking for possible relief in some other method. But this thing sounds "fishy" somehow. However, if the firm's guarantee is worth anything we would try it out; first would like your opinion as to their reliability.

J. H. T.

The proposition is a palpable fake. The circular forwarded by this subscriber represents the price of the treatment to be \$9.85, but agrees to send the remedy or treatment with two gifts worth \$3.50, and all you have to do is to pay the postman \$2. This offer reads like "sucker bait," and our advice to those with dandruff trouble or whose hair is falling out, is to consult some specialist in this line.

Jamestown, Oct. 10—A short time ago I wrote to you about some trouble which I was having with the Anthony Wayne Institute, Ft. Wayne, Ind. I am enclosing their latest letter and I am asking your advice as to just what I should do. I really do not see why I should be held to that contract. I was but 20 years old when I signed it, and "a contract made by a minor is void." I am enclosing the contract for your criticism. M. H. Y.

Individuals under 21 years of age have no legal responsibility in contracts or orders signed. If the contract was fairly entered into, however, we would strongly advise this young woman to assume the responsibility, no matter at what cost to herself. These Ft. Wayne correspondence schools seem to make a specialty of taking advantage of young school teachers.

Strong-arm salesmen, by the use of misrepresentation, induce young girls to sign orders without their parents' consent. Not only is the young woman justified in repudiating the contract in such cases, but owes it to herself and other young women to do so.

Silver Wedding of Bowers Harbor Merchant.

Bowers Harbor, Oct. 8—Fred A. Doig, the Harbor grocer, and wife recently celebrated their silver wedding at their home here. They were the recipients of a set of silver presented by their friends and customers. The presentation was made by Mrs. Bert Kroupa in the following poem, written by herself:

Twenty-five Years Married.

'Twas in Nineteen Hundred, in September,
On the Nineteenth, I remember,
That you took the marriage vow.
Minnie was the blushing bride;
Fred, the groom, was by her side;
Minnie's voice was low and sweet
As the vows she did repeat,
While Fred's voice was almost shrill
As he bravely said "I will."
Minnie placed in Fred's her hand,
He slipped on, the golden band,
A symbol, of their love, that day
To love, to honor and obey.
In a short time, all was over
She was no longer Minnie Grover.
She was now Fred Doig's wife
And must stick to him for life.
Sounded queer to call her Mrs.
This they did, with many kisses,
They wished them joy a good full measure
And then told Fred he'd found a treasure.
One girl friend whispered in Minnie's ear
So loud, that one of the guests did hear
And Minnie, 'tis said, was quite abash
For the girl said something about Fred's mustache.
And while they yet were standing there
Her pastor raised his voice in prayer
And called on God to bless and guide
Through-out their life this groom and bride.

Thus started they in the world together
Through rain and shine for worse or better
They have worked together and done their best
And like the birds, have built their nest
They have had their sunshine and their showers
But mostly sunshine, here at Bowers:
They have had their laughter, shed some tears
As days to weeks and months to years,
Twenty-five years have rolled away
Since that memorial wedding day.
The group has changed, the faces new,
But the bride is here, the groom is, too.
The pastor, good man, has long since died,
Since Fred was a groom and Minnie a bride
I wish he had lived, I'd like to know
How he tied that knot so long ago
And so, kind friends, that's why we're here
To help you celebrate your silver year.
We like you and we wish to say
We hope you'll always with us stay.
So here's a gift with all good wishes
We hope you'll like these silver dishes.

From an Oceana County Viewpoint.

The forty-second anniversary number of the Michigan Tradesman, published last week, contained 144 pages and cover. Its first number was a folio sheet without any cover. In fact, the Tradesman in its early days had that sheet by dint of the most laborious and persistent effort that this writer has ever seen one man undertake and accomplish. He was not thinking of quilts and comforts in those days, not spending a quarter as which time on them as on the sheet. He had a vision of the sort of institution which the Tradesman has now come to be. He had a supreme confidence unflagging zeal and a never-say-die determination. The skeletons of trade journals may be dug up in many a mid-Western city which are larger distributing centers than Grand Rapids, but, living or dead, there are and have been none, so outstanding in its policy or success as this newspaper conducted for forty-two years by one man, Ernest A. Stowe.—Sheby Herald.

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

The Prompt Shippers

BEECH-NUT Prepared Spaghetti



Ready to Serve!

The ideal quality product for the progressive Grocer to sell. Display it, thus telling your customers you have it. It is nationally advertised.

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK

MOVEMENT OF MERCHANTS.

Howell—C. P. Adams has engaged in the shoe business.

Ceresco—F. A. Hands has engaged in the boot and shoe business.

Lakeview—Charles Cook has engaged in the boot and shoe business.

Sunfield—O. L. Beebe has engaged in the shoe and shoe findings business.

Kalamazoo—The Blanchard Music Shop has removed to its new location on South Burdick street.

Carrollton—The Carrollton Acceptance Co. has increased its capital stock from \$200,000 to \$300,000.

Kalamazoo—Paper Products, Inc. 242 Eleanor street, has changed its name to the Paper Specialties, Inc.

L'Anse—Cole Bros., of Iron River, Wiss. will open a grocery and bazaar store here in the Samardjec addition.

Detroit—The General Distributing Co., 3—131 General Motors building, has changed its name to the Dus-Proof Metal Trunk Co.

Pequaming—Theil Robertson and Joseph Getson have engaged in the fruits, confectionery, cigars, ice cream and soft drinks business under the style of the Chocolate Shop.

Lansing—T. J. Shields, who has conducted a plumbing and heating business at 314 East Michigan avenue, for a number of years, died at his home, following a short illness.

Quincy—T. N. Brockway has purchased an interest in the stock of the Rawson Furniture Co. and the business will be continued under the style of the Rawson & Brockway Furniture Co.

Saginaw—Frank W. Pohlman & Co. have purchased the store building they occupy with their grocery stock and meat market at the corner of Court and Caroline streets. Consideration, \$17,000.

Marcellus—C. C. Long, who has conducted a grocery, crockery, shoes, notions and produce store for the past 42 years, has sold his stock to Harvey Hartshorn, who will continue the business.

Onckema—Truman M. Smith has built a large addition to his department store, 48 feet wide by 76 feet deep. It is of cement block construction, with plate glass front containing 38 feet of glass.

Morley—The Jackson Fox Farms, Inc., has been incorporated with an authorized capital stock of \$100,000, of which amount \$86,700 has been subscribed, \$17,200 paid in in cash and \$64,500 in property.

Pewamo—James Long has sold the stock and real estate of the Pewamo Hardware Co. to Neville Davern, for several years engaged in the elevator business at Carson City. He will take possession in about 10 days.

Detroit—The Jamison Candy Co., 137-9 East Woodbridge street, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$1,000 in cash and \$24,000 in property.

Lansing—Celia M. Roach has engaged in business at 104 West Washtenaw street, under the style of the Celia Shop. A complete stock of womens blouses, sweaters, handkerchiefs, and neck wear will be carried.

Detroit—The Houck Plumbing &

Heating Co., 6527 Welton street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$3,080 has been subscribed and paid in, \$620 in cash and \$2,460 in property.

Grand Rapids—The Spinner-Skutt Lumber Co., 638 Seventh street, N. W., has been incorporated with an authorized capital stock of \$60,000, all of which has been subscribed, \$1,305.24 paid in in cash, and \$35,280.09 in property.

Detroit—The White Star Refining Co., 5950 Avery avenue, has increased its capital stock from 3,000 shares no par value to 10,000 shares no par value.

Plymouth—Green & Joliff succeed A. H. Dibble & Son in the boot and shoe business.

Detroit—The Detroit Conveyor & Machine Co., 5821 West Jefferson avenue, has been incorporated with an authorized capital stock of \$10,000, of which amount \$4,490 has been subscribed, \$996.60 paid in in cash and \$1,337.40 in property.

Adrian—The Seger—Graham Electropure Dairy Co., 360 Crystal Springs avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, \$10,400 of which has been subscribed and paid in in property.

Lansing—The Sanders & Newsom Hardware Co. has opened a branch store at 907 West Saginaw street. It will be under the management of C. H. Newsom and the main store at 2016 East Michigan avenue will remain under the management of L. E. Sanders.

Bellevue—S. M. Abbey, who has been connected with the business life of Bellevue for the past 64 years, and proprietor of a confectionery and cigar store for the past thirty-six years, is closing out his stock and will retire from trade. Mr. Abbey is 87 years of age.

Nashville—Mrs. R. C. Townsend, who has conducted the Postoffice Pharmacy since the death of her husband, last January, has sold the stock and store fixtures to Edwin L. Kane, recently of Detroit, who has taken possession and will continue the business under the same style.

Jackson—The Inter-Northern Supply Co., Main street and Michigan avenue, hardware, machinery, motor vehicles, etc., has been incorporated with an authorized capital stock of \$1,000 common and 200 shares at \$100 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The Medical Supply Corporation, 3733 John R. street, has been incorporated to deal in medical and surgical supplies and equipment, with an authorized capital stock of \$10,000 preferred and 500 shares at \$1 per share, of which amount \$5,000 has been subscribed and \$1,340 paid in in cash.

Grand Rapids—The Twin Stores Co., conducting stores at 320 Monroe avenue, Grand Rapids, and 206 East Lansing avenue, Lansing, has been incorporated to conduct a wholesale and retail wearing apparel and general merchandise business with an authorized capital stock of \$50,000, of which amount \$27,500 has been subscribed

and paid in, \$20 in cash and \$27,480 in property.

Detroit—Charles W. H. Robinson, Inc., 231 West Jefferson avenue, has merged his business into a stock company under the same style, with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed, \$173.48 paid in in cash and \$11,826.52 in property. Besides the wholesale nuts business the company will manufacture and deal in furnishings for retail stores.

Grand Rapids—The Muller Bakeries, Inc., has merged its business into a stock company under the same style, to conduct wholesale and retail bakeries in Grand Rapids, Muskegon, Jackson and Kalamazoo, with an authorized capital stock of \$1,000,000 preferred, 100,000 shares class A at \$25 per share and 100,000 shares class B at \$1 per share, of which amount 400 shares of class A has been subscribed and \$10,000 paid in in cash and property.

Manufacturing Matters.

Detroit—The Detroit Laundry Machine Co., 1430 21st street, has increased its capital stock from \$35,000 to \$50,000.

Detroit—The Insulating Material Co., 5133 Wesson avenue, has changed its name to the Great Lakes Thread & Yarn Co.

Sturgis—The Sturgis Furniture Corporation has engaged in business here, manufacturing overstuffed chairs and davenports.

Lansing—The Lansing Cast Stone Block Co. has added to its activities by engaging in the retail fuel business at 1800 North Turner street.

Muskegon—The Central Paper Co., 703 Lake street, has increased its capital stock from \$2,600,000 to 2,000,000 common, 1,100,000 preferred, and 150,000 shares no par value.

Grand Rapids—The Shynall Wax Co., has been incorporated to manufacture and sell polishing wax, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Brighton—The Brighton Manufacturing Co., water filters, pumps, etc., has been incorporated with an authorized capital stock of \$75,000, \$50,000 of which has been subscribed and paid in, \$10,000 in cash and \$40,000 in property.

Detroit—John B. Miller & Co., 228 East Baltimore avenue, has been incorporated to manufacture bottle caps and stampings, with an authorized capital stock of \$25,000, of which amount \$12,510 has been subscribed and \$12,500 paid in in property.

Detroit—The Meckl-Andres Co., of Detroit, 27 Winder street, has been incorporated to manufacture amusement devices under patent, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Detroit—The Pelton & Crane Co., 632 Harper avenue, has merged its manufacture and sale of electrical specialties into a stock company under the same style, with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in in property.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 13—The many friends of Elmer Fleming, who left the city several months ago for Cleveland to engage in business, will be pleased to hear that he has decided to come back to the Soo, where he will go into the furniture business with David Williams, of the Williams Furniture Co. This speaks well for our city when we hear of them coming back after trying the larger cities. Mr. Fleming was formerly associated with Mr. Monzero in the dry goods and shoe business, known as the Boston Store.

It costs just \$15 to one of our barbers who refused to wait on the colored brethren. We had a test case come up last week, when one of our white barbers refused to cut the hair of a colored gentleman, and the funny part of the case was, after the fine was imposed, the same colored gentleman called at the same place for a hair cut, which was handled in due form, but the barber demanded \$1, instead of the usual charge of 50 cents. This the customer refused to pay, so that the barber sought to have the patron arrested. He was not so fortunate as was his customer, as the justice refused to issue a warrant.

If you knock at a friend's door and he lets you in, then it is time to stop your knocking.

We want to congratulate Mr. Stowe, editor of the Michigan Tradesman, on the completion of the forty-second year of the successful publication of his paper, which surely should give him reason to be proud. We have heard many nice things about the Tradesman by the many merchants who have been subscribers for many years and wish him every success for the future.

The popular restaurant of Mrs. Anna Leonard, at Rudyard, was closed last week, after a successful season during the summer. Mrs. Leonard is leaving for Flint, where she has accepted a position in the children's home.

It would be fun if we planned for the future as seriously as we regret the past.

W. H. and L. H. White, prominent lumbermen from Boyne City, were visitors here last week, transacting business in connection with their operations at Rudyard.

Three more wolves were killed by Mr. Van Loven South of Stalwart last week. From reports there are still quite a few in that neighborhood yet.

Frank Atkinson, living at Manistique, was a visitor here last Friday. He is representing Swift & Co. on the D. S. S. and A. division and reports the side roads in the lumber district almost impassible in some places. Frank makes most of his territory via auto and knows where all of the poor roads are located.

Art Nessen, the well-known merchant at Eckerman, made a trip here for supplies last week.

John Werve, who for the past year cut meat in the A. Westin market, at Newberry, left last week for the Soo, where he expects to locate.

The old saying may be true, but most birds in the bush appear to be worth more than two in the hand.

The Gannon Grocery Co., for the past five years one of our leading wholesale houses, has decided to close the branch here and supply this trade from the home office at Marquette. The sales force and office force are moving to Iron Mountain, where a new branch is being opened. This leaves the National Grocer Co. and the Hewett Grocery Co. to supply the local Soo trade, which will be ample to take care of the retail business here. Mr. Sparling, city salesman for the Gannon Co., will work the city trade. Mr. Wright, the local manager here, made many friends since coming to the Soo who regret his departure and wish him every success in his new field.

William G. Tapert.

Essential Features of the Grocery Staples.

Sugar—The market is without change. Local jobbers hold granulated at 5.90c.

Tea—The past week has witnessed a continuation of the firmness in India teas. News has come from the foreign markets that the production is falling short there, and inasmuch as the market in this country is active, it has had an immediate effect. It also strengthens Ceylons, because of the agreement among the India and Ceylon people to cut down the output. All Ceylons and Indias show advance for the week. Most other desirable teas are also strong, including Formosas. Japans are rather neglected and remain unchanged.

Coffee—The market for Rio and Santos coffees has been very unsettled during the entire week. There have been several fluctuations, the result of which is a decline all along the line of possibly half a cent per pound since the last report. At the present writing the news from Brazil is weak. Mild coffees also show a general drop of about one-quarter cent. The jobbing market for roasted coffee is quiet, with a rather soft undertone.

Canned Vegetables—Tomatoes are being taken from packers in carload blocks by wholesale grocers, but the market is too unsettled and too widely quoted to bring about any heavy trading. Established packers are given the preference and premiums are paid where a buyer is critical as to quality and wants the protection of a good sized canner behind the merchandise. Plenty of low quotations are heard, but on off grades, of which there is a surplus here and in the country, with no market at present. If actual business in corn approximated the enquiry there would be no cause for complaint. Some retailers have not accepted full deliveries of contracted corn from wholesalers and have turned back their tenders, wholly or in part. This is disturbing and makes the jobber cautious about his additional commitments. The pea statistics have increased the weakness in grades below fancy, which are the bulk of the pack, and most buying is desultory and at a wide range of prices.

Canned Fish—The situation is about unchanged from last week. This includes all varieties of salmon, sardines and other tinned fish.

Dried Fruits—The spot situation is improving as the volume of business increases and confidence is restored. Domestic buyers have begun to cover their full requirements and are taking new crops from first arrivals, which depletes available holdings and forces the trade to wait for second and third shipments. The call is principally for California prunes, raisins and peaches. Apricots are not in the class with those mentioned for the reason that there has been new crop here for some time and a temporary reaction has occurred. There has been no heavy buying recently for winter and spring requirements. With no surplus here or at the source, many factors look for a stronger market in the near future.

Oregon prunes are taken only in small parcels, with 30s quoted 12c, spot, and 40s, 8@8¼c. New 30s are due the end of the month and are being held at 12½c. As the crop is mostly of this size the bulk of the business must be done in domestic markets since Europe does not want 30s, but prefers the smaller sizes and cheaper prunes. California prunes are somewhat steadier in tone. There is a good demand for package Sun-Maid raisins, of which there is a light spot stock. Operators have advanced seeded, puffed and Thompsons to 10c and believe that other gains are likely, as there is too narrow a margin now between Coast and spot quotations. Pears of the new crop are due in the first half of November and more interest is being shown. New crop currants have arrived and are being cleaned and packed in cartons for shipment to the interior trade. Hallowe'en buying is felt. Peaches are decidedly firm and are wanted, particularly the medium and low grades.

Cheese—The market has been held firmly during the entire week. Offerings are comparatively light and the demand is fair.

Provisions—The demand for provisions is quite slow. This includes all varieties of beef and hog products. The prices are just about steady, and the aggregate demand is not large.

Beans and Peas—The demand for all varieties of dried beans is exceedingly poor at present. The prices are hardly steady on anything. The same applies to dried peas.

Syrup and Molasses—Favorable crop reports still continue coming North from New Orleans, but prices on the new crop will not be named for several weeks. The low grades of molasses are lower for the week. The demand for sugar syrup is very fair and prices are steady. Compound syrups show a better demand and unchanged prices.

Salt Fish—The cooler weather has brought a better demand for mackerel, which rules, however, at unchanged prices for imported and domestic fish.

Rice—Scattered offerings are being made by Southern mills, few of which have any quantity for immediate shipment. What they will have in the near future depends upon the weather, which has checked harvesting during a period of ten days of rain. Mills are not ready to commit themselves to definite delivery dates. The market at all primary points is firm. Locally there are light holdings, which are in strong hands and quotations are easily maintained. Foreign rice is not active, as there is little available, mostly in broken assortments.

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.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans\$4.65

Light Red Kidney 9.25

Dark Red Kidney 8.25

Brown Swede 5.50

Beets—\$1 per bu.

Butter—The market still rules relatively very high. In fact, since August the advance has been about 13 cents per pound. During the week the demand has been rather slow and the fine creamery butter declined a small fraction in consequence. At this writing the offerings on the best grades of butter are light and the medium and undergrades are quiet and not wanted. Local jobbers hold June packed at 47c, fresh creamery at 49c and prints at 50c. They pay 25c for packing stock.

Cabbage—90c per bu.

California Fruits—Honey Dew Melons, \$3.50 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 \$6 per box of 50 lbs.

Eggs—The supply of fine fresh eggs is comparatively small. The demand is immediate for this grade of eggs, and at this writing there are about enough fine fresh eggs coming forward to satisfy the demand. Undergrades of eggs are ample and dull. Local jobbers pay 41c for strictly fresh, selling as follows:

Fresh Canded 45c

XX 38c

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@2.25 per crate; Calif. Malagas, \$2@2.25 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 ..\$5.75

Outdoor Grown leaf 1.25

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.

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

Poultry—Wilson & Company pay as follows this week:

Heavy fowls 21c

Light fowls 13c

Springers, 2 lb. 19c

Broilers, 1½ lb. to 2 lb. 18c

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

Pears—Anjou, \$2.25 per bu.; Kieffers, \$1.25@1.50 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, \$1.60@1.65; Cadillac district, \$1.60@1.65; Greenville district, \$1.65@1.75.

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 per bbl.

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

Veal Calves—Wilson & Co. pay as follows:

Fancy 16c

Good 14c

Medium 11c

Poor 9c

Considers the Dishonest Bankrupt a Menace.

Muskegon, Oct. 13—I note by the Tradesman that Bruff W. Olin has sought repudiation in the bankruptcy court, owing \$11,242.87, with total assets of \$75, which he claims is exempt to him.

I do not know Mr. Olin at all and cite his case simply as an instance of the too frequent tendency of the times to secure immunity from honorable obligations, incurred in the regular course of business, by men who appear to have no just conception of the rights of the business public and the duty of men who engage in business for themselves to meet their obligations like men. There is too much inclination nowadays to speculate on other people's money. If their speculation is profitable, the profit can easily be absorbed by unfair salaries and unnecessary expenses. If the speculation is unprofitable, the speculator can fly to the bankruptcy court for relief. I do not regard either alternative as honest and I cannot help thinking that there should be an effective embargo placed on men of both types, so that they cannot use the men who trust them as footfalls. Until this menace to good business and good morals is effectively squelched, we will never have ideal conditions in the conduct of business in this country. I do not pretend to offer any solution of the problem, but there ought to be one somewhere, so that people who trust other men in the belief that they are honest should not be betrayed by scamps who have no regard for decency, business probity or common honesty. Nemo.

Will Come To Grand Rapids in 1933.

Harbor Springs, Oct. 13—Your forty-second anniversary number of the Tradesman was the best ever and I was very much interested in many of the articles published.

I observe that I was mentioned in the Roll of Honor and I also observe that the list is continually growing less.

If I am spared to live until 1933 and able to go to Grand Rapids, I will, most assuredly, accept your kind invitation to be one of your guests as a member of the Honor Roll of subscribers to your valuable journal.

William J. Clarke,
Pres. Emmet Co. State Bank.

Bay City—The Walker Veneer & Box Co., 415 Sheridan street, has been incorporated with an authorized capital stock of \$75,000 preferred and 1,500 shares at \$40 per share, of which amount 750 shares has been subscribed and \$30,000 paid in in property.

Aims and Accomplishments of Three-Quarter-Century Club.

The Battle Creek Three-Quarter-Century Club sprang into existence, like many other "Battle Creek Ideas," because there was a service to be performed and the fact that it is performing useful and valuable service is the reason why it is attracting much attention and receiving wide-spread publicity.

In April, 1922, Henry Ogden, of 85 Beach street, Battle Creek, stepped into C. H. Wheelock's store, at 27 West State street. Because of his alertness and the fact that he signed his name without the aid of spectacles, he was asked his age and some questions regarding his early life, and the following are the facts recorded on the roster of the Three-Quarter-Century Club, as the initiation of Number 1" as a member of this unique organization:

No. 1 Henry Ogden, born in Ithaca, N. Y., May 21, 1839. Came with his parents to Calhoun county, Mich., in March, 1846, where they located in the vicinity of Beadle Lake. He has lived in Calhoun county since that date, with the exception of forty-six months spent as a soldier in the Civil War.

Thus Mr. Ogden became a full fledged member of the Three-Quarter-Century Club as the only requirements for admission to the club is the answering of these five questions: Name, Address, Date of Birth, Place of Birth, and date of Coming to Battle Creek, or to Michigan.

The roster at this date contains 451 names, 375 of whom are living. There are 180 living members who are 80 years of age and older, and twenty-four 90 years old and older; the oldest member being James Wylie Gardner, whose ninety-eighth birthday anniversary occurs on the 24th day of October.

Eighteen states in the Union and nine foreign countries are represented in the recorded birthplaces of the 451 named in the list of members. New York leads with 117 names, followed by Michigan with seventy-seven names, with the following: Ohio, Pennsylvania, Vermont, Massachusetts, Indiana, Connecticut, Maine, Missouri, West Virginia, Maryland, Kentucky, Iowa, Florida, New Jersey, Wisconsin and Rhode Island.

These are the nine foreign countries represented in the membership of the club—England, Scotland, France, Germany, Ireland, Denmark, Switzerland, Belgium and Canada.

Having the date of birth of the members allows the secretary to send each a birthday card each year, on which is written a cheerful greeting and appropriate scripture texts, with this announcement, "Remembered by the Three-Quarter-Century Club." To the shut-ins especially there is a certain degree of pleasure in the thought that several hundred other members of the club of which they are a member may be thinking of them on their birthday anniversary, for to do so is made possible from the fact that on each month of the year two daily papers of the city furnish a list of names, addresses and date of birth of those whose birthdays are celebrated in the following month.

This affords an opportunity for relatives and friends to send greetings with cards and flowers and makes the day one to be remembered with pleasure by these in whose lives are crowded nearly forty thousand years of life's experiences of joy and sorrow. The results are gratifying and sometimes astonishing.

Much valuable and interesting information was obtained through the answers received to a questionnaire furnished the members of the club by the secretary of the Chamber of Commerce of Battle Creek. This questionnaire referred to birth in city or country, spent in city and in country, number of children in their parents and their own families, nationality of parents, use of tobacco and intoxicants, church membership and lastly, the question, "To what do you attribute your long life." A large proportion of the answers to this last question by these aged pioneers was that they attributed their long life to "hard work, temperate habits, outdoor exercise and a cheerful disposition."

Each year, Dr. J. H. Kellogg, president of the club, furnishes some form of entertainment to the members, gathered together from all parts of the city, either an evening meeting in one of the spacious auditoriums of the Battle Creek Sanitarium or an open air meeting on a pleasant summer day.

The first of these gatherings was a banquet held in the Sanitarium Annex on an evening in November, 1922, at which time a moving picture was taken of the members while seated at the table and also one as they marched from the banquet room, led by the oldest of the club, Mrs. Rannels, who was 100 years old.

The "Three-Quarter-Century Club" number of the "Battle Creek Idea" a Sanitarium publication, contained the addresses given at the banquet, also many pictures of noted people, all advocates of "biologic living." Pictures were also shown of several of the older members of the club, including five, the sum of whose ages was 454 years.

In October, 1923, the entertainment was held in the Sanitarium Gymnasium the guest of honor being the oldest member of the club, James Wylie Gardner, now 98 years of age, in October. An interesting program of music and addresses was furnished, one address being given by C. W. Barron, of New York, a noted financier and publisher.

In September, 1924, Dr. Kellogg entertained the club at the Sanitarium Villa (Goguac Lake) with a feast of Sanitarium fruits, food and fruit juices and a program of talks and music.

The fourth and last annual gathering of the club was a lawn party held in the afternoon of Sept. 10, 1925, on the roomy and shady front lawn of Dr. Kellogg's Manchester street residence. In place of a formal program, the aged members of the club were cordially welcomed by Dr. Kellogg, president of the club, and then they were asked to give reminiscences and interesting incidents of their early lives. It was learned that one at least, of those present, had voted for Fremont for president and had twice voted for Abraham Lincoln, while twenty-eight

Ster-O-Brand Wipers

Guaranteed Sterile Wiping Cloths

Read This Recommendation:



CITY OF GRAND RAPIDS, MICHIGAN
GOVERNED BY COMMISSION

September 30, 1925.

Kent Laundry,
Grand Rapids, Mich.

Gentlemen:

After a careful inspection of your laundry and methods used, I am satisfied that you are producing sterile wiping cloths.

As far as I know you are the first people to put an article of this character on the market, and I trust that your efforts in this line meet with merited success.

Very truly yours,

E. O. Slemons M. D.
Health Officer

EVERY plant owner should protect his employes with guaranteed sterile wiping cloths, recommended by board of health as protection against germs and disease—After careful inspection of our new plant, read what Dr. Slemons says about our product — Sterilized wiping cloths are delivered to your factory thoroughly cleansed and sterilized, 100% wiping surface, with no loss, guarding the health of every employe.

PROTECTION—

Against Disease
Against Germs
Against Contagion
Against Sickness
Against Waste

Phone and Our Factory Salesman Will Call

KENT LAUNDRY Co.

516-700 Letellier St., S. W.

Dial 54626

others had voted for Lincoln, and one member of the club had been personally acquainted with Abraham Lincoln in his Illinois home. To the oldest man and to the oldest woman present a handsome bouquet was presented and to the oldest member present a cash present of five dollars was given. A basket of fruit was sent to the eighteen or more shut-ins who were unable to attend the lawn party by Dr. Kellogg, and, as a pleasant reminder and memento of the enjoyable occasion, a group picture of the company was promised each one present. The Battle Creek Three-Quarter-Century Club is performing a valuable service in an effort to make a little smoother the pathway of the aged residents of the community, and to learn from them the secrets of their long and useful lives, with their most interesting experiences and accomplishments, how to make life worth living.

Other cities which learn what has been accomplished by the Battle Creek Three-Quarter Century Club, may be persuaded to organize similar clubs, thereby making the present a connecting link between the past and the future.

John I. Gibson.

Are you doing your work in the way you would expect it to be done if you were hiring another?

A good clerk who can't get along with others in the store won't hold any job very long.

Always try to get as little mileage as possible out of your troubles.

Why Grocers Do or Do Not Succeed.

Hours and hours of time of noted speakers and columns and columns of space by noted writers have been devoted to the subject, "Successful Retailing." Most of it, however, has gone right over the heads of the majority of retail grocers. It is mostly for big business and can not be applied to small retail stores.

Some of the rules that have been laid down for our success are: Better book-keeping, more advertising, bigger turnover, smaller stocks, fewer articles or bigger variety, clean stores, new style fixtures, more efficient clerks, sell more advertised goods, read more magazines and a hundred and one other formulas.

Some of the reasons why we do not succeed are: Lack of brains, lack of experience, lack of capital and too much credit. But when all is said and done, there are but three real essentials to success: Hard work, economy and common horse sense.

We will concede that we should keep records of all our transactions, but the elaborate systems which are laid down by most theorists are so complicated that they are beyond our understanding or income.

Advertising is all right if used right, but I do not believe the neighborhood grocer should bother with newspaper advertising because it is costly and the business he gets is too expensive to show a worth-while profit.

"Bigger turnover" sounds good, but the question is how to get it at a profit. If the bigger turnover is secured at prohibitive cost or without profit, of what value is it? The Good Book

says: "What profit it a man if he gain the whole world and lose his soul?" I say: "What profit it a grocer if he do all the business of his town and then go broke?"

Smaller stocks are very advisable, but as long as manufacturers insist on selling in five or ten-case lots instead of one and also insist upon giving free deals and special discounts, we will have to buy the big deals and carry heavy stocks to be in the running. It should be the first aim of every independent grocer and every grocer's association, both wholesale and retail, to show the manufacturer the curse of "free deals" and "special discounts."

"More articles or bigger variety" may be all right, but you will find the most successes to-day are the ones who are picking out the quick movers and throwing out the rest.

"New fixtures are all right, but fine fixtures with heavy obligations are not as profitable as discounted bills. "Efficient clerks" are prizes these days and hard to find.

There is no question that advertised goods move faster than the unadvertised brands, but what good is that if you must sacrifice the profits? Advertised goods are used as footballs by price cutters and most advertised goods carry a profit too small to pay for the room they occupy.

"We don't succeed because we lack experience." That cannot be the whole of it for I know of an instance where a man, having been a teamster at \$40 a month, and his wife, a country school teacher at \$8 a week, saved in the neighborhood of \$1,000, and

when they bought the store they carried mortgages and notes until they couldn't see the end of them. To-day they are said to be worth in the neighborhood of \$30,000; all in less than twenty years.

Another instance of where a man learned the cigar maker's trade and eventually went in business for himself in less than three years he was in bankruptcy, owing about \$4,000. He and his wife went to work, paid up what they owed, saved about \$500 and then started in the grocery business about thirteen years ago and to-day are worth twelve to fifteen thousand dollars.

On the other hand we all know of men who were A-1 clerks and on whom you would stake your all—who have started in the grocery business and made flat failures. It cannot be lack of experience, therefore that spells failure.

"Lack of capital." It is not necessary to fail for lack of capital when credits are so cheap. All you have to have is \$25 in cash and your name on a board. "Jack Jones Grocery," and every salesman and wholesale grocer in the country will want to sell you and trust you, so it can't be lack of capital.

But really, are grocers such failures? I think you will find more retail grocers owning their own stock than any other line of retailers. And statistics show as many successes among grocers as any other line. Even among the poorer paid laborers you will find successes and failures.

Let us see if we can find just a few
(Continued on page 30)

Michigan Offices:

Detroit

Dime Bank Building

Grand Rapids

Michigan Trust Building

WITH representatives in more than sixty cities of the United States, we offer nationwide facilities for the purchase and distribution of Public Utility, Corporation and Municipal Bonds.

E. H. Rollins & Sons

Founded 1876

231 South La Salle Street, Chicago

Boston
Denver

Philadelphia
San Francisco

New York
Los Angeles

SELECTIVE SERVICE ACT.

There is a determination in this country that when and if America again mobilizes for war there shall be a mobilization, not only of men, but of money, manufacturing power, materials, food and all resources. Production would be regulated. Distribution would be controlled. As in 1917, rails and ships would be taken over. Labor would be under the direction of the Government.

Doubtless, as the President suggests it would be necessary to fix prices, and this would lead to wage regulation. At the end of the kaiser's war we were rapidly approaching these policies. Prices were being fixed. Capital was mobilized and controlled. Competitive bidding among the Allies had been ended. We were coming to that pooling of national resources and the limiting of profits now recognized as vital if war should come again.

This would mean the taking of profit out of war. It was proposed by members of the old War Industries Board. Secretary of War Weeks urged it years ago. President Harding on his last ill-starred trip to the West advocated it before a Western audience. It has been made a part of the Coolidge policies and sooner or later it must come before Congress for decision.

Four millions of Americans came out of the last struggle with the conviction that never again shall some men be sent to the trenches while others are left at home to make more profits out of war than they ever made out of peace. No other phase of the last war roused more bitterness or bred so great a sense of injustice as this. The name "profiteer" became a by-word and a hissing.

Taking the profit out of war is not a visionary idea. We were proving late in 1918 that it could be done. Men, money, food, industrial plants and materials can be pooled and prices can be stabilized.

The time, however, to set up this machinery for mobilization is in time of peace and not on the eve of war. It should be a part of the general scheme of national defense. The legislation creating it and giving the President power to bring it into action in time of danger should be passed in a tranquil time when it may be given unhurried consideration.

Since 1920, when the existing National Defense Act was passed, the War Department has been working on a selective service act. It is about completed and will be introduced in the next Congress. Unless it includes a mobilization of money as well as men, of industries as well as fighters, of resources as well as guns and includes provisions for taking the profit out of war, it is a one-sided and fatally defective measure.

SEEK HOLIDAY MERCHANDISE

The experience of the past week in the linen department shows a marked increase in the demand for all goods suitable for Thanksgiving and holiday trade. The call applies not only to items of a fancy nature, colored or otherwise, which predominate, but also to plain white cloths, hemstitched sets, etc., of which a steadily increas-

ing proportion is being sold. Fancy mixed towels, huck towels with colored borders and Turkish towel box sets and bath mats are in great favor. Volume was well maintained, the total for the week exceeding that of last year in satisfactory degree.

Increased activity is noted in the blanket and flannel departments. Buying is well sustained. Near-by merchants, who waited the coming of cool weather before purchasing their needs in these lines, have now placed good orders for rush shipments and special sales are much in demand. Many large orders are received for staple cotton blankets for Dollar Day sales. As in the previous week, cotton and wool plaids lead in the volume of sales. Bleached domets in 27 inch widths are in better demand than for some time past.

Chiffon velvets in the cheaper grades in black enjoy a brisk demand. Crepe satins and charmeuse are again the leading sellers, with sport satins and georgettes closely following. Brocaded rayon novelties also move freely. Mail orders received during the past week show a marked increase over those of the preceding week, mostly calling for re-orders on 54 inch plain silks.

Road orders from salesmen and mail orders direct from customers calling for dress goods show a very decided increase during the past week. The demand continued for lightweight French flannels, balbriggan flannels and border fabrics, particularly those with rayon decoration. Plaids are growing stronger as the cooler weather advances.

Brocades, rayons and silk and cotton mixtures, both printed and plain, continue among the best sellers in the wash goods department. There is an increased demand for printed flannels. Percales are very active and challies and cretonnes sell freely. Gingham still continue to show improvement.

Sales for the week on handkerchiefs show an advance over those of the same period last year. Many requests are received from various parts of the State to have salesmen call, indicating that the trade in general is now ready to cover their requirements for the holiday season.

TWO NATIONS IN CONTRAST.

Economically and financially, Italy stands in striking contrast to France. A report for the half year shows no improvement in Italian trade. On the other hand, the nation's governmental finances are considerably stronger.

France has shown quite a remarkable recovery in commerce and industry, with only small, if any, improvement in governmental finance—at least up to the time Caillaux took hold. The outstanding French problem is, Is the population standing still or decreasing? Italy's, Is the population too large for the country and constantly on the increase? From a political point of view, it is scarcely an exaggeration to say that France suffers from too much democracy; Italy may not be suffering from too much autocracy under Mussolini, but the dictatorship has yet to deliver the goods.

WOOL AND WOOLENS.

No definite trend in wool prices can be predicated from the results of the auction sales which ended in London on Thursday, a day ahead of the period fixed. Nor do the sales now in progress in Australia offer much better opportunity for judgment. In London, raising the upset prices on certain wools put a stop to the bidding on them and they were withdrawn. This happened to about one-third of the total offerings. In some instances in Australia small quantities of the highest grade merinos showed a slight advance in price from the previous low levels. At both places most of the demand was from Continental sources, neither Americans nor British cutting much of a figure in the bidding. The French, particularly, are after wool for clothing their troops in their warfare. Imports of wool into this country have recently been fairly large, but there have also been some re-exports, while the quantity remaining in bonded warehouses continues rather heavy. Takings by mills have not been large, orders being put in only as required for manufacture. Dealers are trying to hold out for better prices than buyers are willing to pay. Meanwhile the goods' market still leaves much to be desired, cutters-up waiting for further business from retail clothiers. Clothing manufacturers have opened their Spring lines and are sending out their men on the road with them. Prices remain substantially unchanged. In women's wear, complaint is still made of the slow ordering from retailers. A notable event during the past week was the opening of the Spring lines of the Forstmann & Huffman Company at prices about 7 or 8 per cent. below the former ones. The greater attention paid to sports fabrics was another feature. Garment lines for the Southern resort season are to be generally open this week.

FOREIGN COMMERCE.

With all its admitted excellences, the Department of Commerce seems to have some weak points. One of these concerns statistics, more especially those relating to foreign trade. The main criticism of these is the long delay before they are made available. Such figures were never given out with anything like the promptness of those issued by the British Board of Trade, but in the last half dozen years or so the dilatoriness seems to be on the increase. The statistics are contained in the monthly summaries of foreign commerce. With the avowed purpose of making the main data concerning imports and exports more speedily available, the publication was put into two parts, one issued before the other. This has not helped matters because even the first of them is now delayed longer than the whole used to be. Up to Thursday, for example, the latest detailed figures were those for July. On that day the first part for August appeared. Before that a few totals were issued for August. The first of these came out on Sept. 15. It gave the exports for the month mentioned at \$383,000,000 and the imports as \$375,000,000. But these figures now appear to have been highly erroneous

and misleading. Corrected ones have lately been given, making the total exports of August \$379,862,547 and the imports \$340,484,265. While the difference in exports is only a little over \$3,000,000, the discrepancy in the imports is nearly \$39,500,000. It changes the favorable balance of trade for the month from \$8,000,000 to over \$39,000,000, making it one of the largest, instead of next to the smallest, for the year. This seems careless figuring, to say the least.

STILL BUYING CAUTIOUSLY.

While in many mercantile lines there has recently been a greater activity, it cannot be said that business has struck its full stride for Fall as yet. Textile mills and other producers are increasing their output in response to calls on them for supplies, and distributors are passing these through channels with a fair measure of success. But there remains an indisposition to trade ahead in any wholehearted way even in cases where little, if anything, is dependent on chance. A repetition of small orders from many sources comprises the bulk of the business that is passing. This is especially the case with regard to merchandise in which the style element is a factor, although there is practically no uncertainty remaining as to the modes of the season or the materials which will be favored. Buyers continue to come to this market in quite fair number, but wherever possible they are making frequent trips here. The buying pace, it is generally believed, will be quickened by a spell of continued cool weather. Retailers profess to be doing a little above the average at this season without a concentration on any one or two lines, and their offerings have been of a most diversified character. Whenever anything appears to take well they add to their stocks of it, but still sparingly and with caution. In most lines no advance of prices appears on the horizon, so they think they run no risks.

HAS AN OMINOUS SOUND.

Certain manufacturers are making urgent appeals to the trade through the daily newspapers to handle their lines because they are "Nationally advertised." Of course, the cost of these frantic appeals means money wasted, because the only proper way in which the advertiser can reach the attention of the retail grocer is through the advertising columns of the trade press. To be entirely truthful some of them should be a little more explicit and make the statement as follows: "Nationally advertised and sold to chain stores at lower prices than to independent dealers." Most of these appeals are made by manufacturers who sell the chains at the same prices they obtain from the wholesalers who supply the independent dealers.

"Nationally advertised" is a seductive phrase to roll under the tongue, but it has an ominous sound to the merchant who finds himself unable to compete with the chain store in price, because the chain store can stock the goods 10 per cent. less than the legitimate retailer can.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

I never pass the large store of Otis Miner, at Lake Odessa, that I do not recall the large white store building at Bonanza which was occupied for many years by Mr. Miner's father with one of the most complete general stocks to be found anywhere forty years ago. This was before the days of the railroad and prior to the founding of Lake Odessa, which ultimately resulted in Bonanza being blotted off the map. H. F. Miner was a prince of good nature and hospitality. I never knew a man whose face revealed his character more truly than did H. F. Miner. The smile of his mouth and of his eyes was gentle, good-humored and tolerant. The quizzical, up-curving lines at the corner of his mouth and of his eyes were the soul of the man. His store at Bonanza was reached by stage coach or private conveyance and traveling men who sold him goods were handsomely entertained by the family in living rooms over the store. An evening with the Miner family was looked forward to by dozens of salesmen with the same fond anticipation as an oasis in the desert by the African explorer.

On reaching Sunfield I learned something I had not heard of before—that I had been sued by Jack Murphy, who had also caused my arrest for the unpleasant statements I felt compelled to make concerning him in the Tradesman a year or more ago. Two reputable merchants told me Murphy had repeated these charges in their presence and other merchants told me they had been told that Murphy was flamboyantly circulating such reports. Of course there is no foundation for such charges and I challenge Murphy to start any kind of proceedings against me, because I now know ten times as much about him as I did a year ago. He is a man who has no regard for his word and whose life is replete with false pretense and untrue statement. I have undertaken to get service on him in Grand Rapids for over a year, without result. He pretends to do business as the Grand Rapids Safe Exchange, when there is no such concern known to the mercantile agencies, city directory people or postoffice. He evidently does this to prey on the good name of the Grand Rapids Safe Co., which has established an enviable reputation by many years of fair dealing. He solicits orders for office safes—at about double what they are worth—collects the money in advance and then apparently forgets all about the transaction. Replies are seldom made to letters of enquiry and after several months of weary waiting the victim appeals to the Tradesman for assistance. In such a case I write the alleged manufacturer of the safe sold by Murphy and receive an illy spelled letter, inviting me to attend to my own business and consigning me to the demnition bow wows. I note one thing, however—that the safe goes forward the same day my letter reaches Louisville, which is all I aim to accomplish. Insulting letters mean

nothing to me when couched in indecent language, written by people who are in the wrong. I always welcome a competitor if he is an honorable competitor, but I have no use for a man who abuses the confidence of his customers and brings the business he espouses into disrepute by making promises he does not intend to fulfill in man fashion.

About the time I started the Tradesman in 1883 and for several years subsequent thereto a plethora of trade papers were started to prey on the good name I aimed to create for my publication. Detroit put out the Michigan Trader and subsequently the Michigan Trade. Saginaw put out the Michigan Merchant. All of these papers undertook to imitate the Tradesman in size, appearance and contents. They succeeded in the two former undertakings, but failed in the latter, primarily, I think, because the promoters regarded their publications as makeshifts and had not given their mediums and the field they purported to occupy the careful study I had given the Tradesman for eleven years before I put out the first issue. When I learned that the authors of these imitators were circulating reports that the Tradesman had suspended publication, it aroused all the fighting blood in my veins and I started out on a career of exposure and denunciation which resulted in the demise of two of the publications and the retirement of the third crook, who turned his venture over to more honorable hands. Trade continued until about ten years ago, when it suspended publication. Its subscription list was taken over by the Tradesman and some of our best friends and most hearty supporters came to us from that source.

No publication has been more generous to its competitors than the Tradesman. All I ask is fairness and a high sense of justice and honor, which I am prepared to give in return.

Probably few merchants are aware that while the Tradesman was established in 1883, it really was born in 1872 in the store of D. M. McClellan, of Reed City, where I was then employed as a clerk. In those days I worked from 6 o'clock in the morning until 10 o'clock at night—and there was no trades union at that time to tell me that I was being abused. After starting the Tradesman I worked sixteen hours per day for twenty-five years and never complained, because I learned quite early in life never to quarrel with my bread and butter. In a shipment my employer received from New York one day I discovered a copy of the American Grocer. It was the first trade paper I had ever seen. Careful study of the copy induced me to subscribe for the paper—and I have not missed reading a copy of that journal for fifty-three years. I soon decided that I could make a success of a trade paper, but I determined to conduct it along different lines than any other trade journal in existence. I decided that in order to know what I was about I would have to be a practical printer, so on Jan. 1, 1874, I began a three year apprenticeship in the office of the Big Rapids Magnet. My salary was \$50 the first year, \$100 the

second and \$200 the third year. For the next seven years I worked in various editorial positions on the daily papers of Grand Rapids, having always in mind the publication of a journal devoted to the best interests of the retail merchant. In these eleven years of preparation and anticipation I probably talked with 1,000 merchants, undertaking to ascertain the features which would be most valuable to the retailer. The outcome was not an instantaneous success. It required many years to secure the confidence of the trade, which had become suspicious of all trade publications through the fiascos attending the fly-by-night papers above described and which naturally regarded my venture with extreme caution until I demonstrated to them that I was in earnest, and that the Tradesman was to be an important factor in their success.

E. A. Stowe.

October Notable in Accomplishment and Disaster.

Grandville, Oct. 13—October holds an important place in the calendar year.

Forty-five years ago the 15th of this month a party of young people were eight miles from home attending a grand political rally. The day had been one of unusual mildness, with sunshine and the color of matured leaves and shrubs on every hand; almost a renewal of summer, and then—a sudden clouding of the heavens, as the midnight hour approached.

By the time the attendants at the rally had reached home the winds began to blow, the rain to fall, and pandemonium was thereafter let loose, so that on the morning of the 16th a hurricane raged through the North woods, a tremendous sweeping the length of Lake Michigan.

A gallant steamer went out from a Michigan port that pleasant evening, laden with passengers for Chicago.

That boat was the Alpena, and boat and passengers were never heard from again. Several Grand Rapids people were passengers, and these, together with perhaps a hundred others, found graves in the wild waters of the great lake.

That storm filled the roads with fallen trees and the havoc along the great lakes was long remembered as the worst that had ever happened. October is a very unreliable weather breeder.

Our Indian Summer is not due until November, although we often get touches of it during the preceding month.

Violent storms, however, are not strangers to October. With all its pleasant days there ever lurks a hidden demon of destruction under its dove-like wings.

The sinking of the Alpena was a record event and will long hold place as one of the worst lake disasters of all time.

Near the end of the month so long ago, gales swept the face of nature, and considerable snow fell. Up to the time of the storm which overwhelmed the Alpena the weather had been ideally mild and pleasant. Treachery is another name that might be applied to this month.

Back in Civil War days the month of October had its full share of incidents to mark it as of importance along the lines of history.

That immortal poem, "Sheridan's Ride," tells the story of one of the most exciting events of that struggle.

When the Confederate General Early surprised the Union camp at Cedar Creek by an early morning onslaught, he caught the Unionists napping, with their commander resting at

Winchester, twenty miles away. The left flank of the Northern army was doubled up and a general stampede followed.

That nineteenth of October, 1864, is a memorable date in history. Thomas Buchanan Reed tells the story most graphically in his poem which stresses the dashing ride of Phil Sheridan to meet his retreating army from Cedar Creek.

The little cavalry general went through the lines to the front in whirlwind style, snatching by his magnetic presence victory from defeat, winning one of the most decisive victories of the Civil War, and which stamped Philip Henry Sheridan as the greatest cavalry commander of any time.

General Grant once said that Phil Sheridan was capable of commanding all the armies the United States ever had together. And this officer was, in the early part of the war, colonel of the 2nd Michigan cavalry.

There is no accounting for how things come to pass in this queer old world of ours. Much, however, can be said in praise of this month of October. Great deeds have been done in the month and no brighter days ever were than many of the month's hours of sunshine and haze.

That year of the great storm which whelmed the Alpena and other boats on the great lakes was an exceptional year in many respects.

While the weather had been exceptionally mild and delightful up to the 16th, thereafter cold gales were the rule. Snow began falling that autumn on the 7th of November, continuing to fall without abatement for days and weeks. No bare ground was visible after that date until past the middle of the next April, making the winter of 1880-1 the longest in point of continuous sleighing of any known since whites settled the State.

In many respects October is an ideal month.

Usually the weather is pleasant, with only now and then a shower, with clear, cool nights, sometimes frosty, yet with brilliant days of sunshine, the dying of summer before the opening rigors of winter.

"The autumn days have come, the saddest of the year," as the poet has it, marks well the conditions, and warns the summer idler that the days of coal bin filling is at hand, with Jack Frost in the offing.

It would prove a great blessing to the much abused consumer if the coming winter should prove an open one, with only half the usual amount of coal necessary to keep the homes of the common people warm.

At this time of the year weather prophets pretend to tell as to what sort of a winter is coming by the amount of "shack" in the woods. Large quantities of acorns, beech and butternuts are, they say, a sure sign of a cold winter.

However, I long since divested myself of a belief in signs of this kind, since the most open winter I ever knew (not a day's sleighing) was when the ground was literally covered deeply with nuts of all kinds.

Old Timer.

Now It Is Cretonne Vests.

The vogue of cretonne coats in women's wear is held responsible for the further development of the cretonne idea in men's vests. Youthful and not so youthful wearers of these vests have been observed on the streets and also in commuters' trains. They are patterned in the usual floral all-over effect and present a decided contrast to the remainder of the clothing worn. The question was asked yesterday, however, as to what fad in men's wear is likely to result from the new vogue of wearing Indian blanket coats which many of the fair sex are doing.

SHOE MARKET

Selling the Public on Shoe Values.

That price cutting as a means of sales promotion is uneconomic from every viewpoint, and likely to result in business failure in the case of operators whose limited capital is eaten up by high costs which the profits of distribution are insufficient to absorb, is the substance of a significant and timely statement issued last week by J. Harry Tregoe, executive manager of the National Association of Credit Men.

Mr. Tregoe's statement was directed at business in general, but it applies so aptly to the shoe business that it might have been written with the problems of the retail shoe merchant primarily in mind.

Our first problem these days is high costs, he says, and unless profits are sufficient to absorb the costs and leave a little for compensation to capital investment, there is neither safety nor pleasure in a business enterprise.

Unless an article is well sold, that is, sold at a reasonable profit, it had better not be sold at all. This philosophy may be attacked by some who believe that volume distribution is a safeguard of business, but I am confident that in some particular lines price cutting is being indulged in only for the sake of making sales. This kind of business jeopardizes the existence of many merchants who fail to recognize that there must be a margin between cost and selling price that will take care of the overhead and leave something for capital.

Every retail shoe merchant will readily admit the truth of the principle involved in these remarks of Mr. Tregoe and the fact that so many have been and are being led into the danger of which he warns is not because they do not recognize the truth that a mark-up sufficient to cover the prevailing high cost of doing business is absolutely necessary and because they have seen themselves, on the other hand, faced by a competitive situation which has apparently made it next to impossible to obtain the required margin of profit without losing out on volume of sales. In trying to steer clear of one rock they have run aground on the other.

What, then, is the answer? Mr. Tregoe suggests one answer when he goes on to say: "If there are more operators in a particular field than can distribute at a reasonable profit, then something should be done to eliminate the unsafe margin and allow the remaining merchants a reasonable opportunity for success."

There is nothing particularly original or constructive in this remedy. It is simply the old rule of the survival of the fittest. We hardly agree that "something should be done to eliminate the unsafe margin," for in the shoe business at least, much has already been done, too much no doubt, in that direction. Mr. Tregoe, of course, spoke from the angle of the wholesale credit man, who is mainly interested in the credit risk involved in his retail accounts. The retailer will scarcely relish being told that "something should be done" to eliminate him. He is more interested in doing something to save himself from the ruthless process of elimination which he has seen going on

about him. Is his situation hopeless from this standpoint?

On the contrary, if recent developments in the industry mean anything at all his situation is far more hopeful to-day than it has been at any time since the beginning of the liquidation movement that started in 1920. In the first place, many of his competitors have already been eliminated. In the second, there is a distinct change in the buying attitude of the consumer. Reports from many sections indicate an increased interest in quality and less disposition to hesitate over price. The reason for this would not be difficult to find, but it is sufficient to note that the tendency does exist. The important thing is what the retailer ought to do to take the best possible advantage of this situation. Ought he merely to increase his percentage of mark-up because he finds it easier to get the price he knows he ought to have? If he does this he will be doing the very thing that will be most likely to bring on a relapse of the illness that has afflicted the shoe business in the past few years.

Much has been said of the possibility of selling service as well as merchandise and so making it easier to induce the customer to pay an adequate price. Much more has been said of the possibilities of specialization along lines that will put the independent merchant out of the class where competition is most intense. There is another way of meeting the situation that has not received sufficient attention. It is the possibility of better salesmanship. The average American believes in fair play. He is willing to pay a fair price for value received. If he balks or hesitates, the reason in nine cases out of ten is because he has not been convinced that the article is worth the price. The retailer is to blame for that. He must see to it that his salespeople know every article of merchandise in their stock, appreciate its "selling points" and are able to tell customers in an intelligent and convincing way why it will prove a worth while investment.

It is distinctly encouraging that more and more retail shoe merchants are coming to appreciate the need and importance of more efficient salesmanship. They are recognizing that they can get farther by teaching their salespeople how to sell than by complaining about the high cost of hire. They are learning that volume can be increased by more efficient salesmanship as well as by price cutting and are working with schools and educational agencies of various kinds to give their salespeople the opportunity to learn.

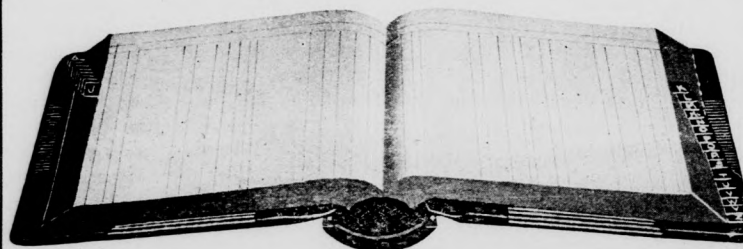
In this all-important work of raising the standard of retail salesmanship and retail advertising, manufacturers can well afford to co-operate with their retail dealers. For despite what Mr. Tregoe says about eliminating the unsafe margin of operators, the fact remains that every time a retailer goes out of business some manufacturer loses an outlet for the distribution of his product.—Shoe Retailer.

What we need to realize the greater possibilities of life is more spade work and less surface raking.

As Hirth-Krause Co.

are going out of the Leather Shoe business, all shoes in stock will be sold at a big discount, beginning the week of October 19. This will include the famous Rouge Rex and More Mileage Shoes.

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.



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Ask about our way.

We buy and sell property of all kinds. Merchandise and Realty. Special sale experts and auctioneers.
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SHOE RETAILERS! MAIL THIS COUPON TODAY

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

Gentlemen:

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

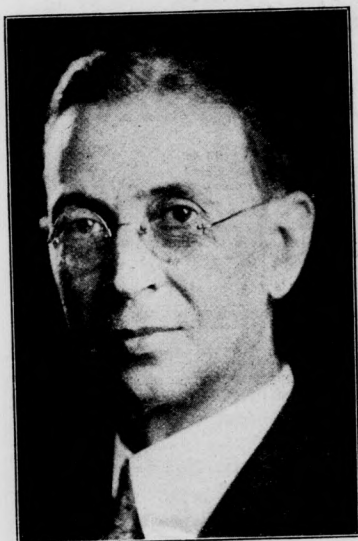
We understand you claim greater profits, cleaner stocks and faster turnover for your plan.

MEN OF MARK.

E. E. Branch, Secretary New Era Association.

Elam E. Branch was born in Oshetemo, Kalamazoo county, March 3, 1871. His father was a Congregational clergyman whose ancestors came to this country from England on the second voyage of the Mayflower in 1629. His mother was also of English descent, her antecedents having been people who embraced the faith of the Baptist church.

Mr. Branch's father died when he was three years old and the family removed to Lawrence, where he resided until 20 years of age, graduating on the literary course of the local high school at the age of 17. He subsequently fitted himself for the Baptist ministry and for the next thirty-two years ministered to congregations in Iowa, Hartford, Nashville, Kalamazoo and Ionia. At the latter place he became interested in the organization of a local building and loan association, serving as Secretary and Manager for



E. E. Branch.

eleven years. He then removed to Muskegon, where he organized the Muskegon Building and Loan Association and started it on a career of great prosperity. His work as an organizer and business executive having been brought to the attention of the officers of the New Era Association, he was invited eighteen months ago to become a member of the Cabinet and Secretary of the organization, which he accepted. He likes the work incident to his new association and is making a high water mark for himself and his associates. He has been a member of the New Era twenty-seven years, having joined the organization when it was less than a year old.

Mr. Branch was married Jan. 21, 1891, to Miss Jennie M. Gorham, of Lawrence. They reside at 108 Mayfield avenue, Grand Rapids.

Mr. Branch still retains his membership in the Muskegon Baptist church. He is a Mason up to and including the Knight Templar degree. He is a Past Master of the Blue Lodge and Past High Priest of the Chapter. He is an Odd Fellow and a Past Noble Grand. He is an Elk and has served the Ionia Lodge as Chaplain. He is a K. P. and

a member of the Sons of Veterans.

Mr. Branch attributes his success to the fact that he always studies every subject he investigates to such an extent that he can see the viewpoint of the fellow on the other side and sympathize with him in his position. He believes that an honest day's work is entitled to an honest day's pay; also that an honest day's pay is entitled to an honest day's work. He is fair and generous in his treatment of all men who come in contact with him and, no matter how great the provocation, he never loses his head, fails to keep his humor or permits anything to disturb his composed and unruffled spirit.

Watching Immediate Color Trend.

Aside from black, the new blues and the wine shades are outstanding colors thus far in Fall ready-to-wear. To date there has been no concentrated call for any single shade, as was the case with cranberry last Fall. The mills, however, are closely watching the immediate color trend, as the probabilities are that if there is to be one dominating shade it will soon make itself manifest. The color situation for Spring is still very much of a hit or miss proposition. Guesses only have materialized up to the present. The new rose shades, including coral, and the greens, however, are well thought of, with the vogue for white expected to develop with the start of the Winter resort season.

Sees American Mills Leading.

An American mill representative who returned from abroad during the past week reports that he found very few women's wear woolen fabrics that appealed to him. He expressed his conviction that the American mills were now far ahead of their European competitors in the production of new weaves and finishes. France, he said, was offering some fine duvetyns, poplins and imperial serges, while some of the English mills were showing goods that had a high order of merit. It will be recognized before long, concluded this executive, that the American mills are in fact leading the world in the styling and manufacture of high grade woollens.

Never Speechless.

Mrs. West: The average woman has a vocabulary of only 500 words.

Gordon: It's a small stock, but think of the turnover.

**I. Van Westenbrugge
GRAND RAPIDS—MUSKEGON**

Distributor

NUCOA*"The Wholesome Spread for Bread"***CHEESE
OF ALL KINDS****BUTTER****SAR-A-LEE****GOLD-MEDAL****Mayonaise****OTHER SPECIALTIES****Quality — Service — Co-operation****DID YOU SEE IT?**

Nucoa's two-page spread in the Saturday Evening Post of September 19th? If you didn't you—simply lit your smokes with bank notes and that's foolish.

Look at it now!

If you did see it, you will be glad to look for Nucoa's page in the Saturday Evening Post of October 17th.

:-:

THE BEST FOODS INC.

New York

Chicago

San Francisco

Thousands of Retailers say

Deserve the Popularity They Enjoy
The Ohio Match Sales Co.
WADSWORTH, OHIO

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

FINANCIAL

Standard Oil of N. J. Still King of Them All.

Taken from any angle, the Standard Oil Company of New Jersey, notwithstanding the segregation ordered by the Federal authorities in 1911, is the biggest and most powerful of all the world's petroleum companies. What other company can boast of refineries, both here and abroad, with a consumptive capacity of some 375,000 barrels of crude oil daily throughout the year, or a fleet of ocean-going tankers capable of transporting some 95,000,000 barrels of crude and refined oils annually? These are just a few facts that set forth clearly the immensity of the organization.

Aside from the refineries operated at Bayonne, Elizabeth and Jersey City, N. J., with an aggregate capacity of 180,000 barrels a day, this company, through its subsidiaries, has refineries at numerous points throughout the United States which bring its total domestic refining capacity to almost 320,000 barrels daily.

Its foreign subsidiaries, which operate in Canada, Mexico, Cuba, Peru, Rumania, Italy, France, Spain and Colombia, have an additional refining capacity of some 85,000 barrels daily, and several new plants are being constructed at foreign locations to look after its ever-growing business.

Crude oil producing properties controlled by the New Jersey company in the United States and at other points throughout the world produced at the rate of about 178,000 barrels a day last year, although in the previous year output of these properties had been much larger. The biggest of its producing subsidiaries, include the Carter Oil Company, the Humble Oil and Refining Company and the Standard Oil Company of Louisiana. It also controls producing properties working in Peru, Colombia, Venezuela and other South American countries, and in Mexico and the Far East.

Its domestic marketing business is done in New Jersey, Maryland, Virginia, West Virginia, North and South Carolina and the District of Columbia. In this territory it operates more than 900 bulk distributing plants and retail service stations. Through its subsidiaries it does a wholesale and retail business in a number of other states, and in addition wholesales its products to the Standard Oil of New York, which does an annual business of more than \$50,000,000.

The tanker fleet which it maintains constitutes about 12 per cent. of all the tanker tonnage afloat under the American flag, and, with that of its subsidiaries, it controls approximately one-tenth of the entire world's tonnage.

Having no funded debt, its capitalization consists of \$507,301,775 in common stock of \$25 par value, preceded by \$199,972,900 in \$7 preferred stock. The balance sheet shows total assets of \$1,244,940,055, of which the grand total of \$474,960,207 represents investment in real estate, plants and equipment. Its gross business last year exceeded \$400,000,000 and net income was more than \$81,000,000.

Since the dissolution in 1911 up to and including the first six months of the current year this company has paid out in cash dividends a grand aggregate of \$360,745,879, of which the preferred stock received \$74,204,939. In 1922 a stock dividend of 400 per cent. also was declared. The position of the preferred stock as an investment is clear from the fact that during the last seven years annual average profits have been equivalent to more than five times the dividend requirements on that issue.

[Copyrighted, 1925.]

More Auto Drivers Than Formerly Owned Horses.

Let him who fears we are racing into an age when machinery will replace labor and when opportunity for individual effort will disappear reminisce a bit. Did we not think the same thing fifty years ago?

It does not take an old man to recall the time when the village blacksmith shop stood beside the village post office and was about as important an institution. Almost everybody had horses. In 1870 our blacksmiths numbered 3677 to every million inhabitants. Times have changed. The horse, instead of an everyday necessity, has become a luxury. The automobile, instead of a luxury, has very nearly become an everyday necessity. More people now own cars than formerly owned horses. Blacksmiths once looked with apprehension upon the invasion of the garage. The number of blacksmiths to every million people by 1920 had fallen one-half, and thousands of smithies have been obliged to change their profession; but who will say that the motor car has stifled the opportunity for individual effort?

Such interesting facts as these are to be found in a study just completed by the National Industrial Conference Board. Outstanding in the analysis, however, is the proportionate gain in the number of persons engaged in the manufacturing and mechanical industries and the declining proportion engaged in agriculture.

The board says: "Workers in the manufacturing and mechanical industries numbered 65,148 per million inhabitants in 1870, but in 1920 121,265 per million inhabitants, an increase of more than 85 per cent. in fifty years. The number of farmers and planters per million population during the same period decreased from 77,320 to 57,550, a decline of 25.6 per cent. The number of farm laborers declined even more, from 74,848 to 37,544 per million inhabitants, or by nearly 50 per cent."

Something of interest to housewives appears in what the report says about domestic servants now and fifty years ago, for apparently our increasing wealth has not enabled us to surround ourselves with more help in the house than we had then. In the decade following the Civil War domestic servants numbered 25,337 to every million inhabitants, whereas in 1920 the number was only 16,285.

That the change in affairs has reduced opportunity for workers can scarcely be concluded when one studies



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what has happened in the transportation field. Railroad workers in 1920 numbered 12,818 for every million inhabitants as against only 3995 in 1870, an increase in proportion to the population of 220 per cent.

"The change from the individually managed small business enterprise to corporate management of great industrial establishments, and the incidental requirement of increased bookkeeping correspondence and accounting, and, to a degree, the rise and development of the statistical science and profession, is reflected strikingly in the item of clerical occupations, which enjoy by far the greatest increase of all cited in the census figures," says the board. In 1920 clerical office employees numbered 26,691 to every million inhabitants as against 1926 in 1870, an increase of 1286 per cent.

Paul Willard Garrett.
[Copyrighted, 1925.]

Sustained Firmness D'spelling Fears of Erratic Movements.

Shifting wholesale prices are to a business corporation what shifting sands are to the builder, for unless a concern knows the trend of raw material costs how can it stabilize and popularize values quoted to the public?

Not much discussion is heard on such matters nowadays since changes in the commodity markets have been small, relative to fluctuations in stocks, but in the present stability of wholesale prices shrewd men recognize a basis for the soundness of the overhead business structure.

When Bradstreet to-day announced that the general level of wholesale prices during September gained "four-tenths of 1 per cent." a smile must have come over the face of many ex-dollar-a-year men, statisticians and plain industrialists that remember much sharper fluctuations.

All of us can recall changes of 6, 7 and 8 per cent. in the wholesale price averages within a single month. That Dun reports a dip in prices during September of "five-tenths of 1 per cent." and Bradstreet a gain of about that has no significance.

The interesting point is that both authorities agree that the outstanding feature of the present price situation is its stability. In the circumstances business men could ask for nothing more.

It is even arguable that stability in wholesale commodity prices at this time, and until some readjustments are made in the business cycle, is preferable to rising prices.

There are several reasons. Wholesale prices already are high, relative to pre-war levels. They average somewhere near to 60 per cent. above 1913 values. A further substantial advance would swell immediate profits, but act as a boomerang later on. Rising prices eventually increase living costs and in the present instance would almost surely raise labor costs at a time when manufacturers complain that the item already takes a larger part of their dollar.

Another advantage can be named. It is summed up in the expression "buyers' resistance." Every protracted price rise in the last five years has de-

veloped a resistance on the part of buyers. Again and again the point has been reached when buyers will determine to postpone purchases awaiting a drop in prices. Demand for goods is enormous at present and it is likely to continue large for an indefinite time so long as an equilibrium is maintained.

The country is doing a large volume of business at a reasonable profit and from the standpoint of business that is better than a large profit on a small volume. Paul Willard Garrett.
[Copyrighted, 1925.]

More Money in Meat Business Than Formerly.

A practical meat dealer writes the Butchers Advocate as follows:

There is more money in the retail meat business to-day than there was twenty-five years ago, when I opened my first shop.

I repeat that there is more money in the retail meat business to-day than there was twenty-five years ago, when I opened my first shop. I admit that the business is more complicated to-day than it was then, and the money may be harder to get, but it is there and the returns you get justify the efforts you have got to put forth.

I have been in the meat business about thirty years, twenty-five of which were spent in running my own market, so I know what I am talking about. During that time I have heard a continual cry of hard times. When beef was selling as low as 7 cents a pound just as many butchers failed, proportionately, as do to-day. I think there were more failures then. If high prices cause failures, why is it that present prices do not send three-quarters of us out looking for jobs?

The price of meat isn't what makes or breaks the meat dealer by a long shot. People are going to think good and hard, and are going to sacrifice a lot of other things before going without their daily beefsteak.

The failures do not come because of this; they come because of the methods, slipshod and haphazard, which so many meat dealers use in their markets. That's the rub—the methods every time.

The education which the people have received in sanitation, and gradual rise of a demand for quality, are the greatest things that ever happened for the retail meat dealer. When people came to realize there was good meat and poor meat, it opened the way for the up-to-date meat dealer of to-day, who caters to the demand that that realization created, and that is the class who are making the money. They are the ones who were on the job and moved with the times. Progressiveness always pays.

It is my experience that nine times out of ten the meat dealer who is complaining of bad business has not kept up with the times. You'll find, for one thing, they have not paid any attention to the sale of ready-to-serve meats. Their failure to install a ready-to-serve counter may not be responsible for their ill success, but it points to the fact that they are not in step with the times, and the man who lags in business is sure to be left behind.

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What Price Fires.

The record shows that nearly 15,000 persons were burned to death last year, and more than 16,000 were injured by fire. Of these persons, 80 per cent. were dependents—mothers, children, and inmates of state institutions.

With a total of \$548,810,639, the property loss was the highest ever recorded for the Nation—an average of \$1,503,590 a day, or \$1,044 for each minute of the year. That property loss of more than half a billion is more than three times the amount of the Chicago fire loss, and more than any other country has ever endured in one year. Ten years before, the property loss was \$221,437,000—a figure indicating that the United States is now burning more than \$2 where it once burned only one. What will the loss be for 1934?

Fire departments and water supplies are maintained at a cost of another half-billion dollars a year, so that a billion dollars is paid every year to keep fires down and out. If that billion dollars of tribute money were piled up on one side of a road to be paid one dollar at a time on the other side of the road, and if one man began the job, carrying a dollar across the road every minute day and night, the payment would require twenty-seven generations of men, each man living to the age of 70, which means that if the work had been begun twenty-two years after the birth of Christ, it would have been completed just last year. But fire collects a billion dollars from the American people in one year.

That towering pile of dollars would pay for nearly three Panama canals, would pay the salaries of all the teachers and school superintendents in the United States for a year and a half, or would keep the postal service going for nearly two years. Economy and patriotism would be well served could the American people declare "Millions for fire prevention, but not one cent for tribute."

Firmer Money Rates Would Correct Irregularities.

In an analysis of the money situation the National Bank of Commerce in New York sets forth some interesting facts and considerations which are timely by reason of the present stringency in funds for speculative purposes. Money rates have risen $\frac{1}{4}$ per cent., it is pointed out, since Aug. 15, and while an easy tone may prevail with tax payments and Treasury refunding operations out of the way, the prospect, the bank finds, is for a further moderate advance in interest rates during the next few months.

The position of the Federal Reserve banks, as set forth in the article, is entirely satisfactory. "On September 9," says Commerce Monthly, "discounts of members banks with the Federal Reserve banks were \$639,000,000. While this compares with \$261,000,000 on the nearest corresponding date of last year and is the highest figure reached since January 2, 1924, it is some \$200,000,000 lower than at mid-September, 1923, when conditions were regarded as in no wise abnormal.

"Total gold holdings of the Federal

Reserve banks are now \$2,771,000,000, and the reserve ratio is 73.4 per cent. compared with gold holdings of \$3,085,000,000 and a ratio of 80.3 per cent. a year ago. Certainly says the bank the ratio is high enough even if it were not within the power of the Federal Reserve banks to increase gold holdings at from stocks now within the country.

"The total of gold in circulation and gold holdings of the United States Treasury banks and Federal Reserve agents is \$4,400,000,000, compared with \$4,531,000,000 a year ago. The reduction amounts to \$131,000,000, or 3 per cent. Gold certificates in circulation are now \$163,000,000 higher than they were on September 1, 1924 and if the Federal Reserve banks want more gold it can be withdrawn from circulation.

"Commercial loans, as measured by the item 'All other loans and discounts,' says the bank, "are little higher than a year ago. The conservative character of manufacturing and merchandising operations is further indicated by the very small offerings of commercial paper. The directions in which the volume of outstanding credit apparently has increased are loans on stocks and bonds, loans in connection with real estate and building operations and obligations incurred as a result of installment purchases."

Only in the case of loans on stocks and bonds is there a definite measure. Loans of this class made by reporting member banks, exclusive of loans against Government securities, have increased to \$5,063,000,000, a gain of \$745,000,000 in twelve months.

Obligations backed by real estate are known to have increased in recent years, and the same holds true of the volume of credit based on installment purchases. One has only to consider the increase in the number of companies extending credit to prospective purchasers of automobiles to realize the truth of the latter situation.

It is the opinion of the bank that "if conditions surrounding any important proportion of these classes of loans are not wholly satisfactory, the best corrective is firmer money."

[Copyrighted, 1925.]

Things To Forget.

Forget the slander you have heard;
Forget the hasty, unkind word;
Forget the quarrel, and the cause;
Forget the whole affair, because
Forgetting is the only way;
Forget the storms of yesterday;
Forget the chap whose sour face
Forgets to smile in any place;
Forget the trials you have had;
Forget the "knocker," he's a freak—
Forget him seven days a week;
Forget the plumber's awful charge;
Forget the iceman's bill is large;
Forget the coal man and his ways;
Forget the frost in winter days;
Forget, wherever you may roam;
Forget the guy who wrote this poem,
Forget that he, in social bliss,
Forgot himself when he wrote this;
Forget you ever get the blues,
But don't forget to pay your dues.

If you think you are displaying all the goods possible in the space available, you don't know what the store fixture people are offering in the way of new display equipment.

A SUGGESTION TO MICHIGAN CORPORATIONS

You may do well to secure a service rendered by this Company. It costs but little. It will tend to put your corporation, if worthy, in a class with the worthy. In case you should ever need to "list" your stocks, this service will be required, in the interest of correct business methods. It is desirable whether or not you ever intend listing.

We refer to the protection afforded by having all your issues of stock certificates countersigned and recorded by this Company as Transfer Agent or Registrar—protection against improper issues or re-issues, and against over-issues, liable to arise from errors. One error saved in the course of a long period will make it worth while to adopt this generally approved and often required practice. If you have not started on this system, it may pay you to begin at least to investigate. Many corporation officers do not know the federal and state provisions bearing on this subject.

We invite correspondence, whether your capital stock be large or small—reserving the right to decline the service in case we are not in all respects satisfied.

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Importance of Time in Case of Fire.

The battle against fire is won in the first two minutes. The fire department is not called in the infancy stage. Usually five or ten minutes elapse before the fire department is notified. This is because no one has the presence of mind to call the fire department by using either the public telephone which are almost everywhere or the familiar red fire alarm boxes of which there are many thousands.

Citizens can co-operate and help the fire department by notifying them over the public telephone or if they are observant they will know the location of the nearest fire alarm box to their home or to their place of business and also know how to operate the same.

Statistics prove that most fires are preventable. The causes of fires are known and can be safeguarded against. One of the greatest causes of fire is spontaneous ignition. This occurs in rubbish accumulations and in dark unventilated holes, such as basements, closets, and attics and other out of the-way places. The rubbish usually consists of old papers, old rags, old clothing, unused material and worthless junk of all descriptions. Statistics show that 60 per cent. of all fires in this city are caused by spontaneous ignition in piles of rubbish. One can see from the above facts that by keeping your basements and attics and other dark and unventilated places clean and free that a great number of fires will be prevented.

Another great cause of fire is carelessness with matches, cigars and cigarettes.

It is possible to go on down the list of fire causes and point out instance after instance where fires have been caused through preventable causes by careless people who do not realize that many things that they do or neglect to do causes fires involving life as well as property.

When a fire breaks out in your home, factory or office call the fire department first, and fight the fire afterward. It is every-day experience to respond to a spreading fire which has been burning fifteen or twenty minutes because some misguided individual has tried to extinguish the fire, but without success. Then after a delay of fifteen or twenty minutes the fire department is called and instead of finding a small fire they find a fire of great intensity and of large volume.

Value of First Aid Fire Fighting Apparatus.

As experienced fire fighters point out, the first few minutes after a blaze has started are of the utmost importance. The extent of a fire is often dependent upon the steps taken to combat it at the start and for this reason the value of first aid fire fighting appliances in all buildings (including dwellings) is unquestioned. Home owners who have had the foresight to install small fire extinguishers and water pails in their homes have often been more than repaid for their trouble.

Chemical extinguishers are usually of three types, soda acid, carbon tetrachloride and foam. The soda acid

extinguisher contains a solution of bicarbonate of soda and a bottle of sulphuric acid which mixes with the former when the extinguisher is operated. This generates carbon dioxide gas under pressure and forces the solution out of the nozzle for a distance of about twenty feet. As the solution is likely to freeze at low temperatures, extinguishers of this type should be kept in warm places in winter. They are intended primarily for fighting ordinary small fires. They should be emptied and recharged annually in order to insure perfect operation when needed.

The carbon tetrachloride and foam types of extinguishers are also valuable in the home. Both may be used advantageously in oil or grease fires, the kind that often occur in a kitchen. Home owners are urged to equip their dwellings with some form of first aid fire fighting apparatus. One or more extinguishers, a pail of sand, water buckets and a garden hose attached to a faucet in the cellar or outside of the house will be helpful. All members of the household should be instructed in the proper use of this equipment that they may be prepared for emergencies.

Small Brooches Are Favored.

Very small brooches, intended for wear with light, jimsy gowns, and made of a variety of gems, are now in vogue in Paris, according to information that has reached the jewelry trade in this country. Flower forms, either highly naturalistic or severely conventional, are in particular favor. A design made up of three flowers, with leaves, in rubies and diamonds is very popular, while emeralds and diamonds, with occasional pearls to mark the center of the flower, are also seen. The brooches are compact, and are offered in circular, triangular, crescent and heart-shaped forms.

Spot Demand Growing Larger.

The spot business in women's wear Fall woollens continues to improve. A number of mill representatives commented yesterday on the increased demand. The broken pile coatings, it was said, are particularly wanted, indicating that the garment manufacturers are receiving better orders for the dressy types of coats. The belief was expressed that the present activity is the forerunner of a very brisk demand during the next few weeks, reflecting the increased buying of ready-to-wear by retailers who thus far have been covering their requirements in a very restricted way.

Rayon Draperies More in Demand.

The spreading vogue for fabrics containing rayon has resulted in a more active demand in this market for draperies embodying that material. Until recently the call for such goods on the part of the retail trade had not been large, but now they are moving in good volume. Mail orders for the goods have been very numerous. Damasks and cretonnes, while continuing to move in a volume as great as that of rayons, have been a bit overshadowed during the last several days by the increased activity of their rival. Taken as a whole, the drapery situation is healthier at the moment than for some time.

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WOMAN'S WORLD

The Art of Successful and Happy Living.

Written for the Tradesman.

Superefficiency is what comes when a certain kind of clear, practical, faultlessly working mind is connected up with a pair of hands that are innately swift, deft, skillful. The result of the combination is—results. To us whose hands are only clumsy tools for doing the mistaken behests of our still more inadequate brains, these results seem little short of marvelous.

Speaking for the vast number whose efficiency cannot by any charity of judgment be graded as above twenty-five per cent.—even when we do our level best we fall into one or the other of two grave errors. If we try to keep our work up to standard we are so slow that what we accomplish is pitifully small in amount. In bitter shame we compare it with what some super-efficient sister has turned off easily in far less time. We decide that we've got to get a different move on us and hustle frantically. We do succeed in getting through with more work, but our product is so poor that it is rejected even by our nearest and dearest—"especially by our nearest and dearest," I hear some one say. The correction is allowed.

How different it all is with her who has the gift! Empowered with a sixth sense by which she knows just where pains should be taken and what will come out right of itself, and with a sure intuition of the best possible application of her forces, quantity supreme and quality superb wait on her efforts.

Emerson somewhere speaks of sapient hands. If you want a concrete illustration of better than 100 per cent. efficiency, read the word picture of the heroine's mother in Harriet Beecher Stowe's "The Minister's Wooing." The account is summed up thus by the author—"Whatever any woman could do, Mrs. Katy Scudder could do par excellence." There you have it.

Since we all know an unusually high degree of efficiency when we see it, no further description of it is needed here. Our concern is mainly with its psychological and other consequences.

The woman who is super-efficient gets results—immediately speaking. But what results does she get in a lifetime? Not so great nor so satisfying, oftentimes, as those obtained by some sister whose fingers are all thumbs and whose headpiece, so far as work is concerned, is past praying for. The super-efficient woman wins out in the field of industry or in any vocation to which her particular powers are adapted. But frequently she loses out in the larger field of life. Why is this?

One reason is that she overworks. She has the kind of mind that finds work and she is in a world where endless amounts of work are to be found. She doesn't conserve her health and strength. When anything is to be done she is like the war horse described in the book of Job, that stamps and paws and smells the battle and is eager to be in it.

She won't take help. The awkward way in which other people do things

makes her ache. The best-hearted husband in the world can't do the heavy lifting or any chores about the house for such a woman—she doesn't thank him to try. She fails to get anything out of her young folks. She would rather they would run along and not bother her with offers of assistance. If she keeps servants she still does most of the work, or else wears herself out following them around.

While in the home of one of these extra-efficient women, I happened to drop into the kitchen in the early morning. The maid was sitting in a rocking chair, her hand idle in her lap, while Madame herself was preparing breakfast.

Our woman of this type is so crammed full of energy that everywhere, in office, store, factory, or in the home, she gets the hardest job. It is just the same if she belongs to a lodge or joins a ladies' aid society. Others get to depending on her. Always it is "Let Mary Jane do it."

While she can do any single task more easily and quickly than any one else, with what legitimately belongs to her to do, and what she won't let any other person even attempt doing, and what she lets lazy, shiftless souls load off onto her, she undertakes an amount that nothing human can stand up to for long.

If a worker for pay, it is exceptional if you find her with much of anything to show for what she has done. She may receive a good salary, but the incessantly busy, overactive person seldom is accumulative and even more rarely is a shrewd investor. "The Irish make it and the Jews get it," quoted a bright son of Erin. Paraphrased so as to mean certain different temperaments in any race of people, this saying would be more strictly true than as it stands, as well as having a far wider application.

It occasionally happens that the woman of very high efficiency marries a man apparently her inferior in this respect, but one who in a quiet way is possessed of real financial acumen. She aids him either by helping directly in his business or by making a comfortable home for him, or by both. They prosper immensely. "She does most of the work," is common comment, and she is given credit which she does not fully deserve, for their increasing wealth. Even so she is likely to be foolish and work herself into an early grave, leaving all she has, including her sagacious, long-headed husband, for his second wife.

Unsuccessful, in the long run, as to tangible things, she whom we have in mind fails even more woefully as to the tangible things. She doesn't make friends. There is an arrogance of efficiency that we who are inefficient—and that includes almost everybody—simply won't stand for. The woman who can do things better than others always knows it, and lets everyone about her know it. She becomes opinionated, conceited, stuck on herself. Do you ever see a notable cook who will admit that any other woman can get up a meal that is fit to eat?

We who are in the twenty-five per cent. class are humiliated by our in-

feriority, and envy the super-efficient woman her adeptness. So what do we do but take our ill feelings by hating her from the bottom of our hearts, and by poking sly fun at her behind her back? All this is mean and catty of us but we do it.

The over-efficient woman believes that she can travel on her efficiency and does not take pains to learn those little tricks of dress and appearance, those pleasing ways of manner and of speech, and those graces of sympathy and kindness, that would draw others to her.

Almost never does she have charm. Her recognized ability as a worker may bring her suitors of a sordid type, but it will neither win nor hold a man's real love and admiration. It sometimes happens that the hard-working, very capable wife, even before she herself is tucked safely under the sod, loses her good and honest husband to some bewitching little minx who really can't boil water without scorching it.

Sad to say, the super-efficient woman loses out also as a mother, never receiving the devotion which is her due.

Sister of the clear brain and the sapient hands, be warned in season. Know that there is more in life than just turning out work. Don't go on attempting to do more and more and trying to do it better and better. Slack up. Sit down occasionally and rest those weary feet and those admirable hands. Accept help gratefully. Give others a chance to do. Better keep pretty mum about your own surpassing skill. Of course, if earning, you must let your employer and to some extent the general public, know what you can do. But in private and social life, forget it.

Don't go on adding plus after plus to your already too-great efficiency, or at least not until you have taken time to bring up somewhat on the traits in which you are short. Try to look your best. Dress as well as you can afford. Improve your mind, which in all likelihood has been badly neglected. Cultivate those ingratiating qualities that will bring you friends and the affection of your own family.

Remember that you may be adept to the finger tips in every housewifely or professional art, and still be a crude bungler in the most difficult and most essential of all arts—that of successful and happy living.

Ella M. Rogers.

Will Feature American Laces.

The first styles show of laces made in America will be held in this city some time in November, it was announced yesterday by Clement J. Driscoll, Secretary of the American Lace Manufacturers' Association. The directors of that association decided yesterday to hold the show, which will feature the products of its thirty member firms. The laces will be displayed as gowns and as trimmings for garments worn by living models. The aim is to counteract the propaganda which has been circulated by foreign manufacturers, particularly British, as to the superiority of their goods, Mr. Driscoll said.

Retailers Have Yet to learn Benefits of Co-operation.

Written for the Tradesman.

A recent editorial by Paul Lovewell, of the Merchants' Journal, is worth condensing thus:

There are too many merchants who join their local association with their fingers crossed.

They agree to stand by their fellow merchants in plans and policies which everybody admits will be good for all concerned.

But all the time they have their fingers crossed. They make mental reservations. They say out loud: "Yes, I agree not to do any advertising in mediums not approved by the association"—and they add to themselves, "except when I take a notion. Nobody can tell me how I ought to advertise. That's my business."

It is the same with agreements about Sunday and holiday closing. Merchants agree—with their fingers crossed. It was the same when trading stamps were the curse of business. It took a State law, fathered and pushed through by a few determined men, to put stamps out of business. The finger-crossers had to be forced legally to keep to their agreements before that incubus could be shaken off the retailers' backs.

Finger-crossing is born of suspicion, jealousy and greed. Some merchants just cannot believe that others are on the square, willing really to do things for the general good—to make sacrifices to that end, if need be. Finger-crossers constantly expect some competitor to violate any agreement—and they don't intend that anybody shall get the jump on them. When it comes to breaching agreements, finger-crossers are always on deck, leaders of the procession.

Manufacturers and wholesalers have learned by experience that it pays to co-operate. Eventually retailers will learn too; but it may require severe punishment to convince them.

Nothing truer than that ever was written. And no indictment more discreditable to the trade could be found.

The remedy is in every man's hands for himself. Each man can determine how his own record shall stand, regardless of others; and when he takes such determination and acts on it invariably, he can do what no finger-crosser can. He can look the whole world in the eye and tell it where it gets off.

Some years ago a young grocer thought he was being squeezed by a trust—a new sort of fetish at that time. Through a friend he approached the trust and was somewhat amazed to find how speedily he could deal. He sold out. While shaping the details, feeling that now he no longer was interested in the business he was selling, he remarked to his sponsor: "Yes, I suppose it is safe to act in good faith with those folks now." He was startled when his friend rejoined quietly, but impressively: "You want to keep faith with everybody, Henry!"

That remark made him realize that he had strayed so far from the ways of uprightness in business that already he could be flippantly thoughtless about it. Years afterwards, he came to realize that the trust which he had regarded as soulless, selfish and the acme of self-interest had paid him for his business two or three times the sum for which it could have duplicated everything he sold, including his trade.

Why did that trust pay so much? Because it knew that fair treatment,

good faith and liberality in business pays. Similar organizations now insure their workmen, foster savings and accumulations among their employes, provide for the purchase of their own stocks by their workpeople at less than market values, discharge highly paid officers when business slacks up rather than curtail wages, and do many other things formerly regarded as altruistic.

Is it too much to hope that the days of the finger-crosser are about numbered?

What proportion of your supplies come from the wholesale grocer? Is the proportion increasing or diminishing?

You remember the old game called "Gossip" which we used to play? The plan was to form a circle, to whisper something to the one next to you, he (or generally, she) would whisper the same news to his neighbor, and the fun was to see what the last in the circle heard. Something like that is the impression we derive when we listen to everybody, making no direct examination of facts for ourselves.

Certain figures have been printed rather widely in recent weeks relative to the proportion of your sales which is made up of sugar, flour, eggs, etc. Here they are:

13.6 per cent. of your sales are sugar.
12.9 per cent. of your sales are butter
11.5 per cent. of your sales are cured meats.

7.6 per cent. of your sales are canned milk.

5.6 per cent. of your sales are fruits, vegetables.

5.5 per cent. of your sales are soap.
5.2 per cent. of your sales are eggs.
4.2 per cent. of your sales are butter substitutes.

2.6 per cent. of your sales are flour, etc.

Where did those figures come from? I am suspicious of them because, in 1919, I investigated a department store in Rochester, New York, which, in the month of June of that year—and only in June of that year—had figures which closely corresponded to the ones quoted. I published the tabulation and immediately it was picked up and heralded as standard throughout the year for grocery stores in general.

Such tabulations are useful, if used and not abused. Assume that this one reflects a general condition, it will still be of little use to a Wisconsin grocer who sells no butter substitutes whatever, unless he compares and contrasts his own actual figures with these. Country Wisconsin grocers sometimes sell sugar so extensively that sugar makes up 30 per cent. of their sales; and 20 per cent. is not uncommon in that State. Obviously, if such a man accepts this tabulation as standard for himself, he will be in sad error.

But there is another aspect to all this which involves the question of what proportion of your supplies comes through the wholesale grocer. This is stated as being as little as 25 to 30 per cent., but it may range up to 45 per cent. In any case, the condition illustrates the change that has taken much trade directly to the manufacturer and direct distributor, also to

many specialty distributors, during the last generation.

Sugar is bought from the jobber usually. Butter never comes from him; nor cured meats, nor perishables, nor eggs. Canned milk usually comes from him; soap, sometimes; vegetable fats, sometimes; salad dressing, partly; tea, partly, also coffee; cheese, maybe, and so on down the list.

Now, if the jobber distributes 40 per cent. of your supplies, he has a goodly hold on his trade. If he supplies only a quarter of what you sell, his case is not so good—unless he then develops into a specialist, as many of them are doing.

In either case, the grocery jobber is important to you, as you can see if you study the list of the proportions of your own sales and notice how much you buy from your jobber. And the jobber, like the retailer, survives by being adaptable. If he cannot change with the times, if he hangs back, sticks too close to his desk to notice what is happening around him and otherwise does as non-progressive retailers do, he will go to the discard even as they are going.

One slow jobber I know. He was exclusive agent for MJB coffee. Therefore, MJB should seem to be an important item with him. Once in six months the MJB representative called on him, and on one occasion came for an important interview. But though the jobber knew in advance, he not only was not prepared for the representative, but he did not prepare until one hour from the time the representative had to leave. What was he doing?

He was buried under the apron of his desk running over the commonest kind of routine orders, such as any other man in his organization might check. He complains often about bad conditions. He howled when the MJB account went to a more wakeful jobber.

Contrast Hancock-Nelson Co., St. Paul, also MJB agents. That house has no complaints to make. Manager is accessible, eager to see any man who can help him, promotes sales all the time. Result? Stock turned fourteen times in 1923, close to eighteen times in 1924, as against a general jobbing average of less than seven for the country.

Which of these two houses will survive?
Paul Findlay.

No Rush To Buy For Spring.

Woolen and worsted dress goods factors admit they anticipate no marked rush to place early orders for Spring fabrics. Some of the larger garment stock houses and the catalogue firms are covering a fair percentage of their needs, but the greater portion of the garment trade is in no hurry to place commitments for the coming season. Many firms included in this category, however, are understood to have taken kindly to the new worsted and rayon novelties which are being offered. In this respect at least there is promise that there will be greater competition for silks during the coming season. The entire buying situation, however, is taken to resolve itself into one in which the dress trade wishes to get better results with its Fall merchandise before buying fabrics for next Spring.



DWINELL-WRIGHT COMPANY

Boston Chicago Portsmouth, Va.

The Flavor Is Roasted In

People buy coffee for one big reason—the *coffee taste*. When they fail to get real coffee flavor, they change from one brand to another.

White House Coffee *always* gives satisfaction because *the flavor is roasted in*.

Folks who buy White House once learn how delicious *good coffee* can be. Then they keep buying White House, year after year.

Let them buy it at your store!

White House
COFFEE

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.

Michigan Retail Dry Goods Association Group Meetings.

Lansing, Oct. 13—We were in Adrian the other day and made definite arrangements for group meeting to be held at the Adrian Club (opposite the W. O. Albright store) in that city, beginning with a dinner at 6 o'clock Eastern standard time on Tuesday, Oct. 20. George H. Lewis, of Lewis & Coe, is the local committee.

All members, store executives and wives are invited. The attendance of store employees 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 Adrian area we have inclosed 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. Lewis. 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.

A slight change has been made with the schedule of the meetings at Clare and Pontiac. For the information of all of our members we give the corrected schedule:

Adrian, October 20.

Owosso, October 27.

Clare, October 28.

Pontiac, November 3.

All of these meetings begin at 6 o'clock (fast time). It will be observed that the meetings are all held on Tuesday evening, with the exception of the one at Clare, which is held on Wednesday evening, directly following the Owosso meeting. Former officers and directors of this Association will be in attendance at these meetings. This includes Christian, Knapp, Toeller, Sperry and others.

Our educational director, Miss Celia R. Case, is now conducting a school of instruction in the Arbaugh store, in Lansing. Those stores who may desire to engage Miss Case for similar work may communicate with her direct in Lansing. She has arranged her work so as to attend all of the group meetings.

Do you remember Virginia Wainwright? She had other names too numerous to mention; passed bad checks all over Michigan and got a couple of sentences to the Detroit House of Correction from the Ingham county circuit court. A woman bearing her identical description, methods and all is now operating in Iowa under the name of Mrs. B. F. Wilson. Possibly she will not return to Michigan, but she is cunning enough to put over her game, even if she has served time in this State. Watch out for her and all other artists of her kind.

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

No More "Off Season in Millinery."

Five years of campaigning on the part of progressive firms engaged in the millinery business, wholesale and retail, to stimulate the demand for new millinery in the periods which were formerly regarded as "between sea-

sons," have resulted in a gradual but certain lessening of dull times, according to a report on the "four seasons movement in millinery" that has just been prepared by the Trade Development Committee of the Eastern Millinery Association.

Among other things, the report quotes the millinery merchandise manager for a certain local department store, in commenting on the improvement brought about in that store largely as a result of the four seasons movement, as saying that previous to the campaign the store had made a practice of taking space away from the millinery department for the month preceding Christmas to devote it to gift merchandise. In the past few years, however, the millinery department has been so successful in its pre-holiday merchandising activities, largely due to the campaign to promote Winter hats for Winter wear, that its space is secure at all times of the year.

Similar conditions, the report of the committee says, are quoted in other stores throughout the country. It is now generally acknowledged by the millinery buyers and by retail store executives themselves that millinery is a twelve-month item, and that it should be merchandised constantly for fifty-two weeks in the year. The effect of the twelve-month business has been to produce a steady expansion of the millinery business as a whole. Each branch of the industry has benefited in the five years of campaigning and, each season, additional enthusiasm is displayed in the form of increased co-operation in the movement.

Hats That Paris Favors.

Predictions of elaborate late Autumn and Winter hats are being fulfilled in millinery for afternoon and restaurant wear, according to radio information

from Paris under date of Friday last, but for street wear the same classic, close-fitting shapes that have dominated for a number of seasons continue popular there.

"Most Paris modistes," says a radiogram to the New Millinery Bulletin, the organ of the Retail Millinery Association of America, "show numerous elegant, generously trimmed hats in strong contrast to the little band-trimmed felts. Marthe Collot says that her black satin turban, trimmed at the right with a jeweled buckle and a waist long uncurled ostrich feather, is a distinct success with her exclusive clientele.

"Turbans with great jeweled semi-circular pieces framing the upper part of the face are reminiscent of the Czarina's headdress, and are sold by Charlotte Henard. Suzy makes a smart turban from a brown velvet directoire crown. It is trimmed with several wide fans of brown pleated lace, placed at the right side and held in at the center by a knot of gold ribbon."

Blouse Re-orders Coming in.

Re-orders now coming in on blouses show a strong preference for those of navy blue. Manufacturers of costume blouses have made up a number of models in that shade, and all of them are moving well. Most of the new season's blouses according to a report from the United Waist League of America, show extensive sleeve trimming in embroidery, the application of a contrasting material or the use of buttons. Sometimes the trimming is confined to the cuff, but in many cases it extends up to the elbow. Sleeves mostly are full, especially the lower half. Tailored blouses in silks and cottons are moving well now, in keeping with the increasing call for two-piece suits for Fall wear.

No Action on Pre-Shrinking.

For the time being, the matter of pre-shrinking of women's wear fabrics, recently championed by factors in the ready-to-wear trade, is being held in abeyance. Some conferences between the mills and the cutters-up were held but no action was taken. In some quarters in the woolen trade it is held very likely that the situation will remain the way it is for some time. The assertion was made that the cutters-up will not press the matter, in the near future at least. Enquiry disclosed much opposition on the part of many mills, whose representatives said pre-shrinking would mean added equipment in the way of machinery and space that would prove very costly. At the same time, they said, there is no standard of shrinking for the entire industry. What would suit one garment manufacturer who made a low-priced quantity line would not do for the producer who required the utmost care in the shrinking of the fabrics he used for his line.

REAL VALUE



Ask
Your
Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

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



CRESCO 39 in 1

Holiday Garter and Novelty Assortment

The season's newest and fastest seller. A boon to the retailer.

Our 39 in 1 holiday carton contains just the right assortment of men's and women's items to make your holiday trade profitable. It contains 39 pieces packed in individual gift containers. **Practical Convenient Profitable**

Simplifies your holiday problem.

If your jobber cannot supply you write us for name of nearest one who can.

515-17 Broadway

CRESCENT GARTER CO.
MAKERS OF PARAGON and PRISCILLA GARTERS

New York City

BIRTHDAY GREETINGS.

Congratulatory Messages From Friends of the Tradesman.

New York, Oct. 9—I am in receipt of your letter and the clipping from the Michigan Tradesman.

I highly appreciate your kindness in sending Mr. Belknap's very interesting article about that famous dinner. I remember the occasion well, and all the great men who were present. It makes one feel lonesome to know that of all who were present, Mr. Belknap and I are the only survivors.

That reminds me about another not less famous dinner, namely, the Gridiron Club's fortieth anniversary. The celebration took place on the 23d of April, this year. I was invited, but the day being my 91st birthday, I was compelled to decline. In 1885, when the Gridiron Club was organized and had its first dinner, about three hundred guests were present. At its fortieth anniversary, it was found that all but myself had passed away. As I said before, it makes one feel rather lonesome.

I hope Mr. Belknap, like myself, is in good health and with cheerful interest looks back on past happy days, and calmly toward the future.

With all best wishes for Mr. Belknap and yourself. Chauncey M. Depew, Chairman N. Y. Central Railway Co.

Lowell, Oct. 9—This week's Tradesman is a knock-out. It has carried its forty-two years very gracefully and shows no signs of old age. It was founded upon the right principles and has lived up to them; always putting the subscriber's interest first and protecting them in every way by exposing all cheats and frauds; giving authentic news items and market quotations and real rational human reading matter. You have made the Tradesman our best trade journal. Congratulations and best wishes to E. A. Stowe. He deserves them. He who serves most serves best. M. N. Henry.

St. Johns, Oct. 10—Kindly permit me to congratulate you on the consummation of the crowning event of the forty-second anniversary of the Michigan Tradesman.

Forty-two years is a long period of time, but the event is important because of the fact that the same master hand and mind is still on the throne to receive the honor justly merited.

Mr. Stowe certainly has reason to be justly proud of the wonderful growth of the Tradesman. It is remarkable what he has succeeded in developing out of the little sheet of forty-two years ago.

We must congratulate the man who has been on the job continually, as Stowe has, and we sincerely hope that he will be personally identified with the Tradesman's anniversaries for many years to come.

Down life's shining river
Sunny to the end,
Be your voyage ever, and
May each turn and bend
Clearer, fairer, brighter be,
Until you reach
The Eternal Sea.

C. B. Mansfield.

Cadillac, Oct. 9—It affords me pleasure to congratulate you upon the 42d year of the publication of the Michigan Tradesman. I have watched your progress for years and have always felt in my mind that you were destined to succeed. I remember when we were boys together living in Big Rapids, it then occurred to me that Ernest Stowe would some day be a prominent man, and I am more than pleased that my prophecy has come true.

I remember distinctly the debating club in Big Rapids in which you always took part and whichever side you were on the decision was invariably in your behalf. This demonstrates to me that a young man with brave heart,

push, vim and vigor is bound to succeed.

I hope for you a continuation of a successful career.

C. W. Cunningham.

The Irishman and the Jew.

Traverse City, Oct. 13—The store of Joy & Netzorg is advertised widely as that of the "Irishman and the Jew." It is a modern establishment, ably managed. Joy is an accomplished salesman and Netzorg is scarcely his inferior as a dispenser of men's wearables. The store would be a credit to a much larger community. As there is no synagogical organization of the Jews in this city, Netzorg supports the benevolences of the Christian churches, impartially.

John R. Santo, formerly of Grand Rapids, is highly regarded in the business affairs and the social life of this city. He has been very successful as the manager of and owner of hotels, cottages and vacant real estate and has served the city as president of the Chamber of Commerce, member of the City Commission, Mayor, representative in the State Legislature and director of the Tourist and Resort Association. Mr. Santo prefers to confine his investments to local development enterprises. He is not doing, like many others are doing, handling Florida land speculations or conducting stock gambling operations. For many years he has represented fifteen insurance companies in this city, underwriting all forms of indemnities.

Mikesell & Co., who formerly operated a cannery in this city have remodeled their buildings, which will be used hereafter for storing dry wares and merchandise.

Thousands of bushels of early fall apples are rotting in the orchards. Twenty cents per bushel is the prevailing price for such apples and forty cents for pears of good quality.

Traverse City hopes to furnish a site for the fifth normal school, to be erected during the coming year by the State. On account of its rail and steamboat connections, its libraries, churches and social advantages, pupils attending such a school would be served more completely than by any other city which hopes to be chosen as the location of the school.

Arthur Scott White.

Has a Device For Shavers.

A simple device that is expected to take a good deal of the trouble out of shaving, especially on Pullman cars, has just been brought out here. It consists of a small circular rubber suction cup, to which are fastened two short flexible metal arms. Into these arms the handle of the shaving brush is inserted, and the device then makes the brush "stay put" under all circumstances. The suction cup holds it fast to anything the cup is stuck to, whether it be the wash basin, the shaving mirror or the side wall of the bathroom. The sanitary side of the device is stressed, it preventing the brush from being tipped over, knocked to the floor or otherwise dirtied. In addition, the device makes it possible to hang the brush upside down for drying, which adds to the life of the bristles. The list price is \$3 a dozen.

Additional Orders For Mohairs.

Clothing manufacturers are placing additional orders for mohair suitings, according to one of the largest producers of these goods. In quite a few instances, it was said, the manufacturers request November delivery, in order to keep their plants going. This, it is said, cannot be done, owing to the lack of stocks on hand and the time re-

quired for production. The situation is being explained to the manufacturers and, for the most part, the orders are going through on a "delivery quick as possible" basis. The initial business in mohairs was described as better than last year, with no carryover to worry about. New business is resulting from the orders booked by clothing salesmen on the road. Most retailers are, however, buying cautiously for next year, as the weather element presents a gamble in the sale of these and other Summer suits.

Sell Quality Goods at Right Prices.

The introduction of chain stores in the beginning was first a menace to the wholesale grocer. Secondly, a menace to the retail grocer, and thirdly, a menace to themselves because they have created what I call shoppers, who make it a business to shop with the different chains in purchasing those advertised leaders which are very often sold at cost and sometimes below cost, and sometimes at prices lower than the grocer is able to buy at.

I am of the opinion that grocers who cary on service stores, who will forget that a chain store exists, who will not allow themselves to get ratty, who will progress with the time, who will give right and well regulated service, who will sell quality goods at right prices, are bound to succeed.

Thomas F. Driscoll.

Has Novel Sock For Children.

A combined sock and stocking for boys and girls of from 2 to 9 years of age is among the season's novelties in this type of merchandise. It is called a two-in-one, and is made of brushed wool. There is a striped cuff at the top which may be rolled down, with a double fold that makes a sock of the thing. Otherwise it comes well up over the wearer's knee. The colors in which the novelty comes are blue, brown, Oxford and camel tweed. It may also be had in all the wanted plain colors with a contrasting stripe.

Is Becoming Bargain Day Again.

One of the interesting things about current retail merchandising in this city, it was said yesterday, is that, with the steadily growing importance of Saturday as a trading day, there has been almost corresponding slipping off in the amount of business done on "regular" goods on Friday. This, it was further said, has resulted in stress being laid on Friday as bargain day, and emphasis is being put on that fact by way of special inducements to bring shoppers in on that day. Some stores are offering extra bargains for Friday morning. The general purpose of Friday bargains was said to be two-fold—to bolster up sales on a day when something of the kind is needed and to reduce, so far as possible, the growing Saturday congestion.

A cynical bachelor says that one can never tell what a day may bring forth. A man may be happy to-day and married to-morrow.

Some young wives love old husbands because of their ability to transform them into rich widows.

4%

Banking by Mail

Under both State
and Federal Supervision

We are as near as your mail box. As easy to bank with us as mailing a letter.

Privacy

No one but the bank's officers and yourself need know of your account here.

Unusual Safety
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Send check, draft, money order or cash in registered letter. Either savings account or Certificates of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$4,000,000.00.

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HOME STATE BANK
FOR SAVINGS GRAND RAPIDS
MICHIGAN

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Package Goods of
Paramount Quality
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Artistic Design

**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

RETAIL GROCER

CHAIN STORE'S POWER WANES

Labor Troub'e Overcomes Advantage of Quant'ity Purchase.

About two years ago Roger W. Babson advised merchants to get busy and meet chain store competition. He also advised investors to purchase chain store stocks. Subsequent events have shown the wisdom of that advice. Now Mr. Babson takes up another side of the problem which—in view of serious consideration. Mr. Babson's official statement follows:

"About two years ago, in some comments on the chain store situation, I made the point that chain stores would have a tremendous growth in 1924 and 1925, and then their troubles would begin the same as the troubles of independent stores. I called the attention of readers to the fact that the advantages of the chain stores consisted primarily in their ability to get excellent management and to purchase at very low prices. I made it clear that there is no reason why independent merchants, who are on the job, could not have equally as good management, and said that the chain store would be up against other troubles which would in a way offset its great purchasing power.

"In connection with these other troubles I mentioned the fact that by the end of 1925 chain stores would be cutting one another's throats and also would be subject to labor troubles. Labor troubles are inevitable in large corporations with absentee management, while independent merchants who personally operate their own stores are almost entirely free from such labor troubles. Already these troubles are beginning to appear, which means that the independent merchant may be again coming into his own while the chain stores may be the ones who will do the worrying during the next few years.

"As stated above, the chain store has the advantage of buying goods very cheaply, owing to its great purchasing power; but there is no reason why a chain store should have better management than the independent merchant if the independent merchant would attend to his business and use his head instead of merely his arms and legs. It is said that American consumers spend about \$40,000,000 daily on food and that price is a secondary consideration in the spending of this money.

"The great majority of American consumers are more interested in service than in price. This is the reason that some chain stores are now making deliveries and, in many instances, run what is equivalent to charge accounts. The 'cash and carry' idea was fine in theory but it does not work out well in practice, statistics showing that, at the most, it can save only about 5 per cent.

"Chain stores have their functions in the economic world and in the great retail distribution system of American life. They are here to stay but they are not going to do all the business any more than are the department stores and mail order houses. Each took its turn in causing a scare through

the retail field and all thought they were going to put everyone else out of business.

"However, history has shown that such is not the case. Also, the future will show the jobber to be in existence 100 years from to-day just as truly as he is to-day. As population and business increase, new lines of business develop. These new lines create interest for the time being, but in most cases the old lines still continue although profits often fall off. For instance, while we hear the electrical industry talked of as the only worth while public utility in which to invest, yet we find that more gas is being sold to-day than ever before, while the consumption of kerosene and even candles is increasing at a very rapid rate. It is well enough to talk about eliminating the middle man, but we cannot eliminate his function, and it is the function which we pay for and not the man. I repeat, that chain stores are here to stay, as are department stores and mail order houses, but I also insist that the independent merchant has as great an opportunity to-day as ever if he will attend to his job."

Pretzel Demand Growing Steadily.

Philadelphia, Oct. 6—It was a nearly universal opinion when the Volstead act became effective, and "pretzels and beer" divorced, there would be a lull in the pretzel baking business and later it would pass into the limbo of forgotten things.

But within the past few years, so pretzel bakers say, their business has shown a steady rise. And what is more they are increasing their production by reason of popular demand.

There is probably no other article of food, not even bread itself, that is eaten in so many different surroundings and upon so many occasions as the pretzel.

For example, in many Pennsylvania homes it is not uncommon to see large pretzels served with milk as part of the breakfast. Many children take pretzels to school with them for lunch, and in many a home the first thing the children call for when they return from school is the pretzel box.

Even going through the office building of any large city you will find in many a desk drawer a bag or box of pretzels depended upon to relieve hunger if extra work postpones the lunch hour.

At amusement parks, baseball games and at the circus and carnivals, pretzels are in constant demand. The weakest stomach can digest a pretzel and that is why pretzels afford such a splendid lunch for children between meals.

The history of the pretzel is unique. Hundreds of years ago, an old cleric in a far country made little cakes for children as a reward for learning prayers. One day the thought struck him to shape the little cakes so that they would remind the children of the purpose of their reward.

He rolled the dough in a long strip and then bringing the two ends together, forming almost a circle, he crossed the ends folding one over the other, the ends being crossed to resemble the folded arms in the attitude of prayer. And he named the cake, "Pretiola," meaning a little reward. Thus the pretzel was born.

What causes a mistake the first time? Carelessness. What causes the same mistake the second time? Foolishness.

Every man wants a strict boss but no man wants a fault finding boss.

A BIG MARKET FOR YOU

The advertising of Fleischmann's Yeast-for-Health is building a big market for you by preparing your customers to buy.

Make these prospective customers yours and keep them coming every day by pushing the sale of Fleischmann's Yeast in your store.



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

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

MEAT DEALER

Some of the Best Known Cuts of Steaks.

"How many hides has a beef?" is a question very often answered wrongly due to the lack of knowledge as pertaining to the use of this commodity. We all are aware that only one hide can be taken from an animal, but only a small percentage know that the manufacture of leather really makes more than one hide by the process of splitting the original one. Thus a similar condition exists when the interrogative statement, as, "how many steaks are there in a beef carcass?" is asked of the average consumer or meat purchaser. Due to the trade and local practices of various sections, we find different names applying to the same cuts; thus in these few minutes all of these differences cannot be discussed, and consequently only those common to this section of the country will receive attention. If we were to ask all consumers to name all the steaks in a beef carcass, a safe assumption may be taken, and say that the average person would name about three or five different steaks out of the total number of seventeen. The best-known steaks, those received from the short loins, are divided as follows: The first including part of the last rib, are termed "club steaks," the next, which possess only a short portion of the tenderloin muscle, is the "T" bone, and the remaining ones are generally known as the "porterhouse." The last steak which contains part of the hip bone, is sometimes called the "hip bone porterhouse." The large muscle which is found along and underneath the backbone is sometimes removed and sold as "beef tenders," "tenderloin steak" or "beef fillet." That portion of the carcass lying between the short loin and rump is commonly known as sirloin, and is divided into steaks known as "butt end, wedge bone, round bone, double bone and hip bone sirloin steaks," respectively, when named from the rump end forward. In the whole-sale round cut we find two steaks, the rump and round steak. All of the above-mentioned steaks, plus the flank steaks, are derived from the hind quarter. In the forequarter, which is not used to a great extent for the making of steaks, one generally hears the retailer speak of "rib steak," which is derived from the prime ribs of beef, while the chuck gives forth the shoulder and chuck steak. The latter resembles the rib steak in structure while the former may be easily taken for a round steak derived from the hind-quarter, because of the similarity in muscular formation. Another but rather uncommon steak, termed "skirt steak," consists of that muscular structure known as the diaphragm. Other names as flanks, Swiss, Delmonico, top sirloin, top and bottom round, are applied to the above-mentioned cuts, but express more definitely as to the matter and exact location of cutting them from the primal wholesale cuts.

What the Term "Bob Veal" Implies.

In practical application "Bob Veal" refers to immature calves. Very young calves, usually under three weeks, are

considered by most health authorities to be too young to be safely eaten. There is, however, a great deal of difference in calves of similar age, and it is often found that a calf three weeks old is well nourished and possesses characteristics of good milk veal of more mature age, while on the other hand poorly nourished calves up to four weeks of age or older are watery in the flesh and lack in fat covering and internal fats, and so are not considered fit to be used for human food. So whether a veal calf is fit to be used for human food or not must necessarily be left to the expert judgment of inspectors who are continually passing on such carcasses and who, consequently, are thoroughly competent to say what is fit for food and what is not. Age alone cannot be considered a safe method of determination. The usual unsatisfactory result of eating immature veal is its laxative effects, which affects different persons in unsimilar ways. One individual may eat veal from a certain calf safely and with no unpleasant results, while another individual may be made unwell from it. This also applies to more mature veal, and some individuals cannot eat veal at all without suffering digestive disorders. For such an individual the only safe plan is to leave veal entirely alone. If a person is made ill after eating veal he is apt to blame the veal for the condition, and feel that something was wrong with it, while as a matter of fact the veal might be perfectly good and healthful for the ordinary person. It is conceded by all that calves only a few days old are not fit to be eaten, and then should never be placed on sale and the necessary restriction prevents sale of such veal. These restrictions are properly enforced, and, on the whole, few complaints result from veal eating in the metropolitan area or other places where similar restrictions are well enforced.

People Like To See How Sausage Is Made.

A packer in Oklahoma City says the manufacture of sausage attracts the attention of more visitors to his plant than that of any other manufacturing process being carried on there. Whether it is the curiosity of the visitor or whether it is the love of this kind of meat that is responsible for the interest he did not know, but it really makes no difference.

The point is that people like to see how sausage is made, and it is a safe prediction that the man or woman who is permitted to witness the entire operation will have a much better opinion of sausage as a pure and wholesome food. It would be a good plan, we think, for all sausage manufacturers to invite the public to come in and look things over. It would result in increased consumption.

We have in mind a Pittsburg butcher who hit upon the idea of making sausage in one of his show windows. His sales on sausage increased enormously.—Butchers Advocate.

You don't have time to read your trade paper? Take it home with you and sit up an hour later to-night. It will pay you.

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

M. J. DARK & SONS
GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

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.

The Selling of Stoves and Ranges.

Written for the Tradesman.

The profitable handling of stoves and ranges requires a certain amount of skill of the very type which the hardware dealer possesses. The stove department is particularly an important part of the hardware store in the small community.

It is worth while for the small merchant to remember that he occupies a very important place in the business field. He has his own particular local clientele; and this connection can in most instances be materially increased by intelligent merchandising. The smaller the community, the closer is the contact of the merchant with his customers. This contact is a great help in the development of the stove department.

The people who get acquainted with you and your store and who get to know and like you will come to you for heaters and ranges; and they talk you up among their friends and neighbors.

The stove department of your business can be made to not only produce a direct profit on the actual sales made, but, if intelligently and skillfully handled, will serve the purpose likewise of attracting women to the store and if the line stocked is first class and appeals to customers the latter will have all the more confidence in the general hardware and house furnishing lines you carry. Women are competent judges of heaters and ranges; but from the very nature of things they cannot be equally good judges of tools and cutlery. These latter they are obliged to take largely, if not entirely, upon faith of the dealer who furnishes them.

But just as one judges a man's whole character by those outward words and acts which are intelligible to all, so the women will instinctively form their opinion of your hardware stock by the quality of the stove you sell and the satisfaction it gives. Thus the line may be made to advertise your regular stock. If the line of heaters and ranges is a good one, the incidental advertising will be decidedly favorable.

The hardware dealer should handle but one make of stove; unless it seems necessary for very compelling reasons to carry both a high priced and a low priced line. In the latter event, he should handle just one of each line. A dealer is apt to do better with one fairly good stove than with the best half dozen. But the stove must be a good stove. No dealer can do well with poor stoves anywhere.

The beginner should study the needs of his territory and confine himself to supplying the principal demand rather than try to catch the stray customer who wants something pretty much out of the common run.

The one way to build up a profitable stove trade is to get a legitimate profit and sell the best standard grades. A prominent Western dealer, who has been selling stoves for nearly a quarter

of a century, attributes his success largely to carrying standard lines of stoves and continuing from year to year to advertise and push the same lines. During all this length of time he has carried but one range of gasoline stoves, two makes of gas ranges, one make of base burners and two makes of steel ranges.

Don't think because you live in a small town that a cheap line will be "plenty good enough." Our big captains of industry are men who have always planned ahead. If you put in a cheap line one of your competitors may wake up, and by going you better on quality install a high-grade line that will throw yours completely in the shade. By putting in a cheap line you give your competitor an incentive to do this very thing.

Take a long look ahead. Remember in selling stoves and ranges you are not merely building for the present but also for the future. The cheap range may sell more easily now; but it is only upon the foundation of dependable quality that permanent business can be built.

When your line is selected, pick out a man to take special charge of the department. Get the best man you can find, and make him responsible by giving him full charge. In the large hardware stores in towns and cities the volume of stove business is usually large enough to allow it to have the attention of one man practically all the time. He should have practical experience and be in a way a stove expert, and able to answer all questions and give proper advice on heating topics to the customer as well as able to see that all stove complaints are properly taken care of.

In the smaller stores, of course, it is usually impossible to have one man devote all his time to the stove end of the business. In such cases it is not a bad idea to put the care of the stove department up to one particular clerk, who will give that department all the attention he can, and will become the stove expert of the store, studying all the time to become thoroughly posted on the subject of heaters and ranges.

If you put your department into the hands of a young fellow who is bright and intelligent, make his bread and butter dependent on its success, and encourage him all you can, you will find, if your man is any good, the stove department will begin to show results right away.

Make the manufacturer of your line tell you all there is to tell; make him give you all the information he can; for the better posted you are, the more faith you will have in the stoves and the harder you will push them. All this means more stove sales, more business, and extra profits for you.

This is an advertising age and it is a good thing to keep your stove department well before the public. The finest product on earth will go to waste unless people know that you have it.

General advertising of almost any sort will help your stove business. With stoves, as with other lines, a considerable amount of a advertising should be done just before and just after the season opens. The old saying about

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep-lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICHIGAN



Wholesalers of Shelf Hardware, Sporting
Goods and

Fishing Tackle

New
or
Used

Flat or Roll top desks, Steel
or wood files, account systems,
office chairs, fire-proof safes.

for store
or
office

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

Foster, Stevens & Co. WHOLESALE HARDWARE



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

the early bird applies pretty well to the advertising of goods which have a certain selling season.

Some people will think of their stove needs before the season really opens, but more will think of them just after the opening. It is then that the old stoves are brought to light and replaced with new where necessity requires it. Others will notice the advertising before the season opens, and will look to their stove needs early. More, however will wait until their stove needs are evident, and then will begin to think of a place to buy. It is evident, then, that the advertising should continue pretty well through the season. There is certain to be more or less of a rush for seasonable goods after the season opens; but there will be many customers holding back, and many trying to put off buying until another season. Keep after these, and try to land their business.

In connection with advertising, the fact cannot be too strongly impressed that the merchant who advertises best is now always the largest advertiser. Good advertising does not solely consist of spending a large amount of money. Advertising stoves and ranges has been compared to steam in a locomotive. It's a good comparison. Both steam and advertising are prime movers—they start things and keep them moving.

Steam alone, however, never made a railroad; and advertising alone never made a business. One of the oldest business axioms is "A satisfied customer is the best advertisement." Now let us stop and analyze just what that means. A satisfied customer is a good advertisement for three reasons. First, he becomes a repeat customer—he reorders. Second, he recommends to others the product which has given him satisfaction. Third, he talks about the good value he has found and his talk often reaches the ears of other prospects and influences their trade.

Quality, service and good salesmanship are dominant factors in a profitable stove trade.

Victor Lauriston.

Senator Underwood was dreaming dreams before the American Bankers Association at Atlantic City. It would of course, be highly desirable for capital to have a rail settlement approved by the public that would take the railroad out of politics. Reasonable and permanent rates would be a boon to business. What Senator Underwood has in mind would be more than wonderful. It would be miraculous, this removing the roads from politics. To do so would knock down the ladders by which so many men have climbed to preferment and public office. This would steal well nigh the whole stock in trade of a swarm of demagogues. It is not likely, however, that the railroad question can ever be divorced from politics or kept from being manhandled by the politicians. The Alabama Senator, in the same speech in which he spoke of that desirable state, himself dabbled in politics. He protested that the South and West are not duly represented on the Interstate Commerce Commission, thereby paving the way for the political fight that may be

made against the appointment of Thomas H. Woodlock of New York to that body.

It fits in with the future plans, and possibly the ambitions, of former Governor Frank O. Lowden of Illinois to discount the rising tide of rural prosperity. He is now engaged in trying to do what the American Farm Bureau Federation failed to do. He is trying to make farm co-operation in marketing a success. Therefore he must insist on keeping farm economic ills before the farmers and the country. He is also a possible candidate for the Republican Presidential nomination in 1928. If a candidate, he must rely upon the States of the corn belt and the wheat country to launch his candidacy. He has given much time to farm movements for a good many years. The farmer is not yet convinced that he is or will be prosperous. The Lowden background, his present activities and his hopes for the future, help in explaining his statements to the American Bankers Association at Atlantic City that the agricultural situation is not righting itself.

The bill for a selective service law is to be presented to Congress. Under its terms all male citizens between the ages of eighteen and forty-six years could be called for military service. There are, of course, the usual exemptions for the conscientious objectors, for whom non-combatant service is provided. The measure follows constitutional lines, and in a general way its provisions are much the same as those of the selective service law during the war. An act of this kind is needed to round out the present national defense act. We have a three-field army plan. This includes the regular army, the National Guard and the reserves. The reserves are classified as the organized and unorganized reserves. There is at present no machinery for calling up the unorganized reserve. That is what the proposed measure is intended to supply.

More Underwear Is Wanted.

Not for some time has the demand of knit goods jobbers been more insistent for heavyweight ribbed underwear for men than is the case at present. Many jobbers apparently neglected sufficiently to cover their needs earlier in the season, possibly in the hope of obtaining lower prices later, with the result that they are now scrambling around in an endeavor to find mills that can make anything like near-by deliveries in quantity. This is especially true of the heavier ranges of union suits, but the call for separate shirts and drawers is not much behind. One factor of the situation is the paucity of available supplies of men's fleece underwear. Not only are stocks of these goods at the mills practically nil, if not actually so, but their somewhat limited production is covered some time ahead.

It is a clever merchant who can pick the fads while they are coming instead of when they are going.

There is method in some people's madness, it is said, but methods never yet saved madness from disaster.

REYNOLDS SHINGLES and ROOFING

A line complete enough to give the dealer a type of roof covering for every need, yet without possessing so many different styles as to make it difficult for him to carry the line in stock.

H. M. REYNOLDS SHINGLE COMPANY

"Originator of the Asphalt Shingle"

GRAND RAPIDS - MICHIGAN



Walker
OWOSSO
MICHIGAN

Makes
Good
Chocolates

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Saginaw, Oct. 13.—The new hotel at Albion is to be called the Parker, after one of its local promoters and will be operated by the Wiggins syndicate, which is to have control of the new Olds Hotel, at Lansing. Work is progressing very satisfactorily on the Albion structure. It is to be a community affair, similar to the Huron, at Ypsilanti, which under the management of Geo. H. Swanson, proved a success from the very start, although the investors, or rather contributors to the enterprise were not depending upon dividends or did not expect it to show a profit.

It looks very much as though the Michigan Hotel Association may, within a short time, perfect a working arrangement with the Interstate Hotel Protective Association for the purpose of catching up with and punishing fraudulent check-passers, skippers, etc. This class of crooks has got to go and the service which Michigan hotel men hoped to get from the American Hotel Association may properly be handled more effectively by the new organization, which will be made up of and controlled by hotel operators from all the Middle States, at a nominal expense. The Michigan Association will keep its members fully posted as soon as it has anything tangible to offer.

It is definitely settled that the next annual convention of the Michigan Hotel Association will be held at Port Huron, probably the latter part of September next.

The writer has been spending the past week with John A. Anderson, Port Huron, the new President of the Michigan Association, and manager of the Hotel Harrington, planning the Association's program of action during the coming year. Naturally one of the plans is to strengthen the organization by securing new members but it is further proposed to carry the benefits of same to all of its constituents—in every part of Michigan. The Secretary will conduct a thorough canvass of the field, starting in with the Upper Peninsula, hoping that a sectional meeting may be held in that district at an early day, giving each individual hotel man an opportunity of becoming acquainted with his neighbors.

Incidentally, I have noticed that Jack Anderson's hotel, the Harrington is a credit to his community and that the community shows a proper spirit of appreciation of what he is doing by giving him an unusual percentage of its local patronage. When I say "unusual" I mean that they concede that the Harrington possesses facilities for entertainment which cannot be supplied by anyone else and bring their social gatherings to his hotel.

Under the management of Mr. Anderson, begun two years ago, the Harrington has undergone physical improvements that have entirely transformed it and made it one of Eastern Michigan's leading hostleries. Everything has been provided to bring it strictly up-to-date and its spacious rooms, unequalled by any newly constructed hotel, are a major attraction.

Restaurant and cafe service, away ahead of most interior cities, is supplied and at reasonable charges. In fact, in the matter of charges in all its departments, the Harrington is "right" with its patrons, and the patronage it is receiving is constantly on the increase.

Hospitality is inseparably connected with being a host. One of the meanings of the word hospitality is entertainment. Unless the guest is really pleased there is no true hospitality. It is necessary to put him at his ease, make him feel that he has stopped at the right place and that if it cost him

a great deal more to stop there he would consider it worth all the money spent. Old time inns became famous for their hospitality. The fame of some of these old institutions has lived because of this. Just so the modern hotel that wins a name for being hospitable will win a reputation that will spread to distant parts of the country because of the kind words spoken to the guests. As a matter of fact true hospitality perhaps more than anything else determines the success of any place where people are furnished meals and lodging. It is not the appointments of the place, the machinery for rendering service, or even widespread advertising, that counts so much as real hospitality. All these other things count where there is hospitality but nothing can take the place of the real hospitable host. It must of course be understood that hospitality does not necessarily mean giving anything away. It has an entirely different meaning which has nothing to do with the cost. It has to do more with atmosphere than with money.

It sometimes occurs to me that perhaps the hotels of the present day are too large, that in capacity they are away beyond the capability of any single individual to give a proper degree of personal attention to the guest, that as in the feeding game the nation has reached the degree of indifference as to what is really offered in the way of food, that eating has degenerated into perfunctory habit of consuming food to sustain life, and not the source of pleasure it once was. It used to be common practice among travelers to stop at certain hotels deficient in conveniences, just because they anticipated with pleasure, the meals which they felt sure would be set before them. They were going home, as it were. "Home cooking" meant that you were to be supplied with food, possibly not so dainty, or served in such comprehensive style, but well-seasoned and tasteful.

In Michigan, twenty-five years ago there was a long category of hotels which specialized on appetizing meals, and they are even talked about to-day. It is true that they did not give the service of to-day, but they radiated joy at every turn. They were not so prodigious that the landlord could not make one feel sure that he was a real personal guest, and even to-day this is an element that counts. You are frequently told that guests do not care for these attentions nowadays, but it would be a hard matter to make me believe it.

Whoever sees a picture of the jovial host nowadays. That smile that made you feel at ease once you were properly inside the walls of the institution. Sometimes these days one wonders if "smiling" is a lost art. Where formerly it was a pleasure to stop at a public house it is now a matter of fact necessity.

The old-time type of host is not quite extinct. You occasionally run across him and he is easily recognizable. He is worth while to cultivate. He is not confining himself to his private office and counting the cost of everything, but you will discover him in the open, and he is not worrying because his employees did not sell you a high-priced room or concerned about the quantity of food selected from his table d'hôte bill. He wants you to like his place for conscientious reasons, and he gets as much enjoyment as you do out of your personal contact.

Perhaps not all of you would want to go back to the days of washbowls and stove heated apartments, but I imagine you would even overlook these in your contemplation of the pleasure of meeting one of the old-time hosts.

Work has just been started by the L'Anse Hotel Co., at L'Anse, on a new three-story, 60 room house, which is

OCCIDENTAL HOTEL

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

HOTEL DOHERTY

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

CODY HOTEL

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

HOTEL KERNS

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

Columbia Hotel

KALAMAZOO
Good Place To Tie To

WESTERN HOTEL

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

CUSHMAN HOTEL

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

MORTON HOTEL

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

The Center of Social and Business Activities

THE PANTLIND HOTEL

Everything that a Modern Hotel should be.
Rooms \$2.00 and up. With Bath \$2.50 and up.



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine Luxurious Rooms
Turkish Baths ERNEST McLEAN, Mgr.

HOTEL CHIPPEWA

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

HOTEL BROWNING

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

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.

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

HOTEL HERMITAGE

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

expected to be ready for guests in April next. The building will be of reinforced concrete, all modern, landscaped and overlooking Keewenaw Bay, an arm of Lake Superior, and will be one of the finest of its size in the State. Its cost will be about \$250,000.

A group of Michigan hotel men who attended the Ohio hotel convention, at Akron, two years ago, will remember with pleasure the brand of entertainment dispensed by Manager Harry Halfacre, of the Hotel Portage. Mr. Halfacre is now manager of the Hotel Claridge, Memphis, Tenn., and advises the writer he will be glad to have any of the Michigan "boys" as his personal guests at any time. He demonstrated to me on the previous occasion alluded to that he means exactly what he says, and for which evidence of lasting hospitality he will have the thanks of the "gang."

John D. Martin, the veteran representative of the Michigan U. C. T. organization, feels that much of Michigan's history centers on certain old-time hotels and their operators, and wants someone to write it into our State annals. This would be most interesting, and no one I know of would be better equipped to launch the project than our own John. Once begun, no doubt information of great interest would be volunteered by others who are undiscovered at present.

In the announcement made of the opening of the new addition to the Hotel Sherman, Chicago, mention is made of special accommodations for "tall" men. Our own Fred. Pantlind was responsible for the advent of the eight-foot bed. Four years ago he had a complete equipment of these dimensions made and presented it to Mine Host Swett, of the Muskegon Occidental, it being a well-known fact that for years he had been compelled to utilize a billiard table for his nightly siesta. It made a great hit with Ed. and for the first time in years he was enabled to "hit the hay" in a strictly orthodox manner. That the Sherman House now mentions this innovation of long beds is an evidence they have previously entertained the Muskegon boniface. The Hotel Pantlind fitted up one entire floor with eight-foot beds when it added new rooms some two years since.

"Penn E. Wise," the conductor of the mirth column of the Kalamazoo Gazette, during the recent convention there, and speaking of its deliberations thereat, said this:

"The better part of the afternoon session was given over to the discussion as to whether five or six prunes should be served for a quarter. The committee appointed last year to investigate the stewed prune crop reported, after traveling 22,345 miles, that there is a shortage."

Reminding one that the once neglected and despised prune has come back with a vengeance and will be found daily on the menus of the best cafes in the country. Taking little cognizance of the claim that the prune has certain medicinal properties, it still may be considered as a palatable fruit course when properly prepared, which can be accomplished by soaking in cold water for a period of forty-eight hours to restore normal moisture, then adding sufficient sugar to produce a medium heavy syrup, and simmering for twelve hours. Just before completing the process of cooking add one teaspoonful of ground cinnamon to each pound of prunes, stir thoroughly, and you have something the "children will cry for." If your dried fruit is of good quality, and these directions are strictly adhered to, you need feel no anxiety about the results, and you may expect repeat orders.

Your Detroit correspondent who, in a recent issue of the Tradesman, took exception to certain criticism of activities of well-meaning, but misguided individuals who are, innocently it may

be, inducing an unsophisticated public to invest in church-operated hotels, wrecked his own argument in one statement in his communication, i. e.: "The dormitories of the Y. M. C. A. are not in any sense hotels, because the men who will stay in them cannot afford to stop at the better hotel," etc.

This is also a mild confirmation of the statement that the so-called "Yumcy" hotels compete with legitimate enterprises, at an absolute loss, thereby creating a "bread line" among a class of individuals who would soon scorn the suggestion that they were alms-takers. Careful observation shows that the greater number of beneficiaries of these charities are not from the class who cannot afford to patronize hotels, but are largely secured in active competition therewith.

However, promoters of church-hotels, outside of displaying lack of business acumen, are by no means the worst competition that the established hotel enterprises have to contend with.

One year ago, at the annual convention of the Michigan Hotel Association held in Detroit, E. M. Statler, well-known as one of the large, if not the largest, hotel operators in America, made the following "pat" statement:

"A point I want to make is that there is an over production of hotels everywhere. My prediction is that more and more hotels which will in the future show greater loss than they are showing to-day, owing to this craze for building hotels where they are not needed, and I speak authoritatively. The Statler organization has between eight and nine million dollars more invested than ever before, and our profit for the past eight months is 25 per cent. less than it was the year before. We are absolutely unable to change this condition. It is simply over-production of hotels. During a few months each year there is seemingly an under-supply, but to build hotels to take care of occasional conventions, or a temporary rush during the tourist season is a very foolish thing to think of. People around the country have become accustomed to taking stock in something that somebody else says is a money maker, and they take it blindly. It is true that a good hotel, where there is a chance for it to exist, is an attraction for any city to offer to the traveling public and an asset to the community, but before going into the proposition blind-folded, why not ascertain if it will ever make a return on the investment?"

Under these conditions the wisest course to pursue, before launching an enterprise of such magnitude, is to get the advice of some practical hotel operator who knows from experience, just what it is possible to accomplish under certain apparent conditions. Don't ask some promoting concern to come to your town and make what they term a "survey" of possibilities—which is usually a calculation of "possibilities" for raising money from among the unsophisticated natives.

There is, just now a lack of interest in mining and oil well stocks, hence the talk of a new hotel in your community, backed by the statement that E. M. Statler started his career as a bellboy and is now a second Rockefeller or that Ernie Richardson, of the Kerns, Lansing, made a quarter of a million last year, when he was in luck if he took in that amount in gross receipts. These promoters will go to your local merchants and tabulate a list of the commercial travelers who may have called upon them during a given period and talk you into the belief that, had you a fine hotel in your city, they would all have spent oodles of money in patronizing it, when these self-same travelers had a flivver parked in front of the very establishment they were soliciting and could not have been induced, under ordinary circumstances, to stop over night in your city unless business warranted it.

A favorite argument is that during the winter months the town's people will close up their residences and flock to the hotel and literally pour their coin into your till, a statement not borne out by the facts, and a result that is never realized. I know of a case in Michigan where promoters succeeded in interesting a bunch of people, mostly of limited means—at least, who could not afford to make an outright donation for such a project—upon the representation that the hotel was assured of a winter occupancy of 50 per cent. from "regulars" at \$12 per week. The realization was a 9 per cent. occupancy at \$5.

"If your town hasn't a first-class hotel, we can aid you in securing it. Will you let us do this?"

Sure they will aid you. They will make a so-called "survey" of the community's available (financial) resources with the result that if the cash is in sight, sufficient to meet ordinary demands of contractors, etc., a promotion campaign will be started, always with the understanding that they—the promoters—will have their "rake-off." The "boomers" never hold the sack. They relegate that function to the poor devil who made the investment on the representation that opportunity raps at your door but once in a lifetime, and that Statler was an opportunist.

One of the largest bond houses in the country owns over fifty hotels, with a rooming capacity of 100 and over. They advanced the money on bonds when they had satisfied themselves that the site had been paid for and that sufficient funds had been raised, locally, to go a considerable way toward construction. Did they invest in any stock? Never. The local investors took the stock, and when the discovery was finally made that operation was impossible, and overhead charges could not be met, the bondholders annexed the property and advertised an "opportunity" in the hotel periodicals.

Now, if the investors were of a class who could afford to make a donation toward a community built and operated hotel, some of the tragic features would have been eliminated, but the chief sufferers were naturally in the widow and orphan class.

So many of these unbusiness-like projects have been launched that it seems unfortunate that the State Sureties Commission has not started an investigation and called a halt to this species of larceny which is hardly less criminal than the sale of oil and mining stocks. Here is an opportunity for our practical and square-toed Governor to dip in his oar and at least familiarize himself with conditions.

Frank S. Verbeck

The voice of the voter is louder before election than after.

FOR SALE OR LEASE

Choice business vacant property on the main street of Muskegon. 64 ft. frontage, exceptionally good location for furniture store, automobile agency and many other lines of business. GEORGE M. STOECKEL, 714 Union Bank Bldg., Muskegon, Mich.

YOUR FALL SALES

Munsing Underwear for women and children—will sell out right, consign or exchange for other merchandise.

We also conduct merchandise sales.

Speese's Sales System
204 Mc Mullen Bldg.
Grand Rapids Mich.

TOLEDO SCALES—
Joe Robinson Sales Agt.
for Western Michigan.
20 W. Fulton St., Phone 51685
We Service all makes of scales.

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.

\$1,500,000

**ATLAS
PLYWOOD
Corporation**

First Mortgage Sinking Fund Gold Bonds, Due July 1, 1940, at 99½, to Yield

Over 6½%

Bonds are the direct obligation of the Atlas Plywood Corporation of Massachusetts, owning all properties of the Nelson & Hall Co., Veneer Products Co., Allen Quimby Co., Standard Seating Co. and Atlas Plywood Corp., of Vermont. Plants, equipment and real estate appraised at \$2,401,751; timberland, 32,000 acres, at \$600,500. Current assets \$1,397,721; current liabilities only \$318,639. Consolidated net earnings for three years average \$610,252, over six times interest requirements.

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
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Brick is Everlasting

Grande Brick Co., Grand Rapids
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction.

DRUGS

Care of Mouth and Teeth

A ta meeting of the Philadelphia County Medical Society, Dr. D. D. Smith, by invitation, presented a paper on the subject of Mouth Infection, speaking from the standpoint of a practical dentist, who is also a physician. Dr. Smith stated that he had been working at his calling for twenty-five years, and only during the last eight had he grasped the true meaning of mouth infection. He then spoke at length regarding the mouth as a prolific source of contagion. Dr. Smith said that in 1894 he sought the cause of dental caries and its relation to the deposits on the teeth and the health of the individual. Investigation showed that caries of the teeth was due to the accumulations on them. From this he formulated a method of treatment diametrically opposite to that in use before. Instead of confining his work to the repair of carious teeth he began prophylaxis. This consists in enforcing a radical and frequent cleansing of the teeth, thus providing a change in their environment. The removal of all deposits on the teeth, calcareous secretions, etc., is the first step. Then the teeth are thoroughly polished by hand methods, a power polisher never being used for this purpose. Orange wood charged with pumice powder gives the best results. This cleansing not only prevents the beginning of caries in children, but aids greatly in the proper alveolar development. In older persons decay of the teeth is retarded. For the past seven years the effects of this systmatic polishing of the teeth have been the source of constant delight. The polishing is done at intervals of about one month, or in severe cases much oftener at first.

Without good teeth there cannot be good masticulation.

Without thorough mastication there cannot be perfect digestion, and poor health results.

The importance of a sound set of teeth is as great to the child as a sound set is to the adult.

Children should be taught to use the tooth brush early.

Food left on the teeth ferments, and the acid formed produces decay.

Decay leads in time to pain and the total destruction of the teeth.

The substance of the following rules should therefore be impressed constantly upon all children:

1. The teeth should be cleansed at least once daily.
2. The best time to clean the teeth is after the last meal.
3. A small tooth brush, with stiff bristles, should be used, brushing up and down and across, and inside and outside, and in between the teeth.
4. A simple tooth powder should be used if the teeth are dirty or stained.
5. It is a good practice to rinse the mouth out after every meal.
6. All rough usage of the teeth, such as cracking nuts, biting thread, etc., should be avoided, but the proper use of the teeth in chewing is good for them.

Detrifice.

Thymol ----- 7½ grs.
Sodium Borate ----- 75 grs.

Carbolic Acid ----- 30 grs.
Rose Water ----- 6¾ ozs.
Mint Alcohol ----- ½ oz.
Boiled Water ----- 10 ozs.

M. A few drops in a glass of water.

The above dentrifice is an admirable antiseptic for the mouth.

The Mysterious Sundae.

Everybody patronizes the soda fountains nowadays, and everybody knows what the word sundae, or Sunday, means. But the person who can explain how this word came to mean what it means will make a real contribution to the knowledge of American lexicography. In the form sundae the word has a kind of Dutch East Indian look, but it is difficult to get beyond this vague suggestiveness. Tucker, in his "American English," gives an explanation which is circumstantial but not convincing. He declares that the word originated "about 1897, at Red Cross Pharmacy, State street, Ithaca, N. Y., directly opposite to barroom of Ithaca Hotel, which was closed on Sunday, suggesting to the pharmacy people to offer a distinctly Sunday drink." There are several difficulties with this explanation. One is that a sundae is not a drink. Another is that persons who had been accustomed to stop at the bar of the Ithaca Hotel—of blessed memory—would not be tempted by a soupy ice cream substitute at the Red Cross Pharmacy.

But the main trouble with all such explanations is that they are too circumstantial to be convincing. Quite recently a newspaper report carried the news of the death of an aged woman who soon after the close of the Civil War, "became cook at the Porter House in North Cambridge, Mass.," and who "developed such skill in carving steaks from the sides of heavy beef that the tender cuts she served became known as porterhouse steaks." But, alas, Thornton's "American Glossary" gives citations for porterhouse steak in America as early as 1843. The term porterhouse is old, a porterhouse being a drinking place where steaks might be served, just as a chop house is an eating place where drinks used to be served. There is little doubt that the Parker House roll took its name from the Parker House, in Boston, but in this case the history of the word is simple and clear. It is otherwise with sundae, which still awaits some happy discovery for its satisfactory explanation.

Cater To Women and Children.

It is well to divide the public into groups and make a separate effort for each group. Let the first be composed of the women. Some dispensers have an idea that they want the men's trade only. In a cigar store this is all right, but in any other it is all wrong. Women have been from the first among the big supporters of the soda fountain. When men were still drinking toddy, women were calling for lemonade; now the men have dropped the strong drinks, more or less, and are enjoying carbonated beverages, but there is no reason to forget the friends who helped to build the business and who are still an important factor in maintaining it.

There are dispensers who never

think of doing anything special to win the boys and girls as customers, much less the smaller children. Think how much is spent for goods served at soda fountains and how much more might be drawn into the channel if only these little ones were interested in what you have to serve. Things taste better to young folks than they do to us older ones.

Some of the things you can do to win the younger ones may not appeal to the older ones at all, but let the older ones look on and enjoy seeing the younger ones have a good time; it will make some of them want to be young again, at least young enough to enjoy a treat as much as the little ones do. Some men have special chairs for children. Others have special signs announcing things that children like—signs that appeal to the young.

There are many ways of bringing children of school age into your place. One man has made a specialty of Friday afternoon after-school-souvenir. Some days it is a school pencil, again it is a toy balloon with his advertisement on it.

Watch Your Barometer.

He who wants to know what the weather is going to be for the next twenty-four hours keeps an eye upon his barometer and, similarly, the druggist who desires advance information as to business conditions for the next few months makes a practice of consulting his barometer frequently.

The only difference is that the former instrument is fashioned of metal and glass, encased in wood, while the latter is made of paper and ink and is usually known as a "record of charge sales."

Is the barometer too high? Are charge sales increasing? Does this mean that the store is too liberal in its extension of credit? What effect is this having upon collections? Is the amount of the average charge sale also increasing? Has the type of customers changed, or are the older ones being forced to pay more for their goods?

Is the barometer too low? Is charge business decreasing? What's the reason? Fewer active charge accounts, or are they buying less? Possibly some new collection methods have been installed which have alienated the patronage of those whose pay is slow but sure. Is the discrepancy being made up in cash sales, or going to another store?

These are only a few of the important questions which can be answered by analyzing charge accounts, by watching the barometer which can give so much useful information with respect to future business, if only you will permit it to do so.

Perfumed Gasoline.

Ordinary gasoline is the cheapest grease-solvent for the cleansing of wearing apparel in the household. However, it has the disadvantage of leaving its characteristic disagreeable odor clinging to articles cleaned with it. The process of deodorizing gasoline renders the finished product too expensive, and the average household will not pay the increased price, preferring, rather, to endure the odor

left by ordinary gasoline. A compromise can be effected by the use of cheap aromatic oils which to a great extent mask the disagreeable odor left by ordinary gasoline upon evaporation. Synthetic Oil of Sassafras to the extent of 0.5 per cent. is effective and economical. A little study will, no doubt, bring to light even cheaper and more effective materials for this purpose.

The following formula for deodorizing benzine is recommended:

Benzine ----- 1 pt.
Oil of Lavender ----- 1 dr.
Bichromate of Potassium ----- 1 oz.
Sulphuric Acid ----- 1 oz.
Water ----- 1 pt.

Dissolve the bichromate in the water, add the acid and when the solution is cold shake up the benzine with it. Shake every hour during the day, allow to stand all night, decant the benzine, wash with a pint of water, and again decant. Add the oil and put up in 2 ounce bottles.

Artificial Maple Flavor.

An artificial maple flavor may be obtained by using aqueous extract of guaiac wood. The wood, finely rasped, is boiled down to the condition of an extract. This is shaken up with ether, or a mixture of alcohol and ether, to get rid of the resinous matters taken up in boiling. Some manufacturers attain the desired end, though not so completely, by adding cold water to the aqueous extract while still hot, which causes the resinous matter to precipitate. After standing a little the clear extractive is poured off and is ready for use. It is said that when a proper mixture of cane syrup and glucose is used the imitation of the maple flavor is so near perfect as to puzzle an expert.

Merck's Report says: "Boil simple syrup, remove from fire and add in the shape of strips the inner bark of carya alba (hickory) or carya tomentosa (white heart hickory) half an ounce to the pint of syrup; let stand for five or ten minutes and then strain.

Red Color For Show Bottles.

The following is a permanent color:
Iodine ----- 3 dr.
Potassium iodide ----- 3 dr.
Hydrochloric acid ----- 10 oz.
Distilled water ----- 2 gals.

Dissolve the iodine and iodide in 8 oz. of water and dilute with the rest, to which the acid has been added.

When a telephone girl breaks her engagement it is another case of "ring off."

Chesty? Remember you once were a beginner.

Henry Smith Floral Co., Inc.

52 Monroe Ave
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 173



SELLS ON MERIT

Common Causes Which Lead To Failure.

Finding fault with the other fellow, but never seeing your own.

Doing as little as possible and trying to get as much as possible for it.

Spending too much time showing up the other fellow's weak points and too little time correcting your own.

Slandering those who do not like.

Procrastination—putting off until tomorrow something that we should have done day before yesterday.

Deceit—talking friendly to the other fellow's face and stabbing him in the back as soon as he turns around.

False belief that we are smart enough to reap a harvest of pay before sowing a crop of honest service.

Loyalty to those who have trusted us.

Egotism—the belief that we know it all and no one can teach us anything.

Last, but not least, lack of the necessary training and education to enable us to stand at the head in our line of work.

Look this list over and check yourself up by it. If none of these causes for failure apply to you, then you are to be congratulated, because you are a success.

Lansing—The Mahoney-Holmes Co., 214 South Washington avenue, has been incorporated to deal in general merchandise, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$10,000 in cash and \$15,000 in property.

5 lbs. of Good Writing Paper for \$1.00

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

Also good for mimeograph and type-writer use. Easily matched in envelopes. Try your local dealer. If he cannot supply you pin a dollar bill to this advertisement with name and address and we will send either size postpaid.

Merchants write for prices.

KALAMAZOO VEGETABLE PARCHMENT CO.,
Kalamazoo, Mich.



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

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

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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.

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

Acids		Lavender Flow		8 50@8 75	Cinchona	01 10
Boric (Powd.)	15 @ 25	Lavender Gar'n		85@1 20	Colchicum	01 80
Boric (Xtal)	15 @ 25	Lemon		3 00@3 25	Cubebs	03 00
Carbolic	37 @ 43	Linseed, bld. bbl.		@ 1 10	Digitalis	01 80
Citric	58 @ 70	Linseed, raw, bbl.		@ 1 07	Gentian	01 35
Muriatic	3 1/2 @ 8	Linseed, bld. less		1 17@1 30	Ginger, D. S.	01 80
Nitric	9 @ 15	Linseed, ra. less		1 14@1 27	Gualac	02 20
Oxalic	15 @ 25	Mustard, artifi. ox.		@ 50	Gualac, Ammon.	02 00
Sulphuric	3 1/2 @ 8	Neatsfoot		1 35@1 50	Iodine	02 95
Tartaric	40 @ 50	Olive, pure		3 75@4 50	Iodine, Colorless	01 50
Ammonia		Olive, Malaga,		2 75@3 00	Iron, Clo.	01 35
Water, 26 deg.	10 @ 18	Olive, Malaga,		2 75@3 00	Kino	01 40
Water, 18 deg.	09 @ 14	Orange, Sweet		5 00@5 25	Myrrh	02 50
Water, 14 deg.	6 1/2 @ 12	Origanum, pure		@ 2 50	Nux Vomica	01 55
Carbonate	20 @ 25	Origanum com'l		1 00@1 20	Opium	03 50
Chloride (Gran.)	10 1/2 @ 20	Pennyroyal		3 50@3 75	Opium, Camp.	02 55
Balsams		Peppermint		22 50@22 75	Opium, Deodor'd	03 50
Copaiba	90@1 20	Rose, pure		13 50@14 00	Rhubarb	01 70
Fir (Canada)	2 55@2 80	Rosemary Flows		1 25@1 50	Paints.	
Fir (Oregon)	65@1 00	Sandalwood, E.		10 00@10 25	Lead, red dry	15 1/2 @ 15 1/2
Peru	3 00@3 25	Sassafras, true		2 00@2 25	Lead, white dry	15 1/2 @ 15 1/2
Tolu	3 00@3 25	Sassafras, artifi		90@1 20	Lead, white oil	15 1/2 @ 15 1/2
Barks		Spearment		15 00@15 25	Ochre, yellow bbl.	@ 2 1/2
Cassia (ordinary)	25 @ 30	Sperm		1 50@1 75	Ochre, yellow less	3 @ 6
Cassia (Saigon)	50 @ 60	Tansy		5 00@5 25	Red Venet'n Am.	3 1/2 @ 7
Sassafras (pw 50c)	@ 55	Tar USP		50 @ 65	Red Venet'n Eng.	4 @ 8
Soap Cut (powd.)	18 @ 25	Turpentine, bbl.		@ 1 14 1/2	Putty	5 @ 8
30c		Turpentine, less		1 21@1 34	Whiting, bbl.	@ 4 1/2
Berries		Wintergreen,		6 00@6 25	Whiting	5 1/2 @ 10
Cubeb	@ 1 25	Wintergreen, sweet		3 00@3 25	L. H. P. Prep.	3 05@3 25
Fish	@ 2 35	Wintergreen, art.		75@1 00	Rogers Prep.	3 05@3 25
Juniper	09 @ 20	Wormseed		7 50@7 75	Miscellaneous	
Prickly Ash	@ 30	Wormwood		8 50@8 75	Acetanilid	47 @ 55
Extracts		Potassium			Alum	08 @ 12
Licorice	60 @ 65	Bicarbonate		35 @ 40	Alum, powd. and	09 @ 15
Licorice powd.	@ 1 00	Bichromate		15 @ 25	Bismuth, Subli-	2 54@3 59
Flowers		Bromide		69 @ 85	Borax xtal or	07 @ 13
Arnica	25 @ 30	Bromide		54 @ 71	powdered	07 @ 13
Chamomile Ger.)	20 @ 25	Chlorate, gran'd		23 @ 30	Cantharades, po.	1 50@2 00
Chamomile Rom.	54 @ 54	Chlorate, powd.		16 @ 25	Calomel	1 10@1 00
Gums		or Xtal		16 @ 25	Capsicum, powd	48 @ 55
Acacia, 1st	50 @ 55	Cyanide		30 @ 30	Carmine	7 00@7 50
Acacia, 2nd	45 @ 50	Iodide		4 65@4 85	Casia Buds	35 @ 40
Acacia, Sorts	20 @ 25	Permanganate		20 @ 30	Cloves	50 @ 55
Acacia, Powdered	35 @ 40	Prussiate, yellow		65 @ 75	Chalk Prepared.	14 @ 16
Aloes (Barb Pow)	25 @ 35	Prussiate, red		@ 1 00	Chloroform	51 @ 60
Aloes (Cape Pow)	25 @ 35	Sulphate		35 @ 40	Chloral Hydrate	1 35@1 55
Aloes (Soc. Pow.)	65 @ 70	Roots			Cocaine	12 00@12 80
Asafoetida	50 @ 60	Alkanet		30 @ 35	Cocoa Butter	50 @ 55
Pow	75 @ 1 00	Blood, powdered.		35 @ 40	Corks, list, less	40-10%
Camphor	1 05@1 10	Calamus		35 @ 50	Copperas	2 1/2 @ 10
Guaiac	@ 80	Elecampang, powd		25 @ 30	Copperas, Powd.	4 @ 10
Guaiac, pow'd	@ 90	Gentian, powd.		20 @ 30	Corrosive Sublim	1 50@1 75
Kino	@ 1 10	Ginger, African,		30 @ 35	Cream Tartar	21 @ 23
Kino, powdered	@ 1 20	powdered		30 @ 35	Cuttle bone	40 @ 50
Myrrh	@ 60	Ginger, Jamaica		60 @ 65	Dextrine	6 @ 15
Myrrh, powdered	@ 65	Ginger, Jamaica,		55 @ 60	Dover's Powder	3 50@4 00
Opium, powd.	19 65@19 92	powdered		7 @ 10	Emery, All Nos.	10 @ 15
Opium, gran.	19 65@19 92	Goldenseal, pow.		3 75@4 00	Emery, Powdered	8 @ 10
Shellac	90 @ 1 10	Ipecac, powd.		35 @ 40	Epsom Salts, bbls.	@
Shellac Bleached	1 00@1 10	Licorice, powd.		20 @ 30	Epsom Salts, less 3 1/2 @	10
Tragacanth, pow.	@ 1 75	Orris, powdered		30 @ 40	Ergot, powdered	@ 1 00
Tragacanth	1 75@2 25	Poke, powdered.		35 @ 40	Flake, White	15 @ 20
Turpentine	@ 25	Rhubarb, powd.		1 00@1 10	Formaldehyde, lb.	12 @ 30
Insecticides		Rhinwood, powd.		@ 40	Gelatine	90 @ 1 05
Arsenic	15 @ 25	Sarsaparilla, Hond.		@ 1 00	Glassware, less 55%	
Blue Vitriol, bbl	@ 07	ground		@ 1 25	Glassware, full case 60%	
Blue Vitriol, less	08 @ 15	Sarsaparilla Mexican,		@ 1 25	Glauber Salts, bbl.	02 1/2
Bordea. Mix Dry 12 1/2 @	25	ground		@ 1 25	Glauber Salts less 04 @ 10	
Hellebore, White	20 @ 30	Squills		35 @ 40	Glue, Brown	21 @ 28
powdered	20 @ 30	Squills, powdered		60 @ 70	Glue, Brown Grd	15 @ 20
Insect Powder	40 @ 55	Turmeric, powd.		20 @ 25	Glue, white	27 1/2 @ 35
Lead Arsenate Po.	17 @ 30	Valerian, powd.		@ 75	Glue, white grd.	25 @ 35
Lime and Sulphur	10 @ 22	Seeds			Glycerine	25 @ 45
Dry	10 @ 22	Anise		@ 35	Hops	6 45@6 90
Paris Green	22 @ 35	Anise, powdered		35 @ 40	Iodine	7 35@7 65
Leaves		Bird, ls		13 @ 17	Iodoform	20 @ 30
Buchu	1 25@1 30	Canary		13 @ 20	Lead Acetate	20 @ 30
Buchu, powdered	@ 1 30	Caraway, Po.		30 @ 30	Mace	@ 1 45
Sage, Bulk	25 @ 30	Cardamon		@ 40	Mace, powdered	@ 1 50
Sage, 1/4 loose	@ 40	Coriander pow.		30 @ 35	Menthol	16 00@16 50
Sage, powdered	@ 35	Dill		18 @ 25	Morphine	11 18@11 93
Senna, Alex.	50 @ 75	Fennell		25 @ 40	Nux Vomica	@ 30
Senna, Tinn.	30 @ 35	Flax		08 @ 15	Nux Vomica, pow.	17 @ 25
Senna, Tinn. pow.	25 @ 35	Flax, ground		08 @ 15	Pepper black pow.	32 1/2 @ 40
Uva Ursi	20 @ 25	Foenugreek pow.		15 @ 25	Pepper, White	42 @ 50
Oils		Hemp		8 @ 15	Pitch, Burgundry	10 @ 15
Almonds, Bitter, true	7 50@7 75	Lobelia, powd.		@ 1 25	Quassia	12 @ 15
Almonds, Bitter, artificial	4 00@4 25	Mustard, yellow		17 @ 25	Quinine	72 @ 1 33
Almonds, Sweet, true	1 50@1 80	Mustard, black		20 @ 25	Rochelle Salts	30 @ 35
Almonds Sweet,		Poppy		1 50@1 75	Saccharine	@ 30
imitation	1 00@1 25	Quince		15 @ 20	Salt Peter	11 @ 22
Amber, crude	1 50@1 75	Rape		25 @ 35	Seidlitz Mixture	30 @ 40
Amber, rectified	1 75@2 00	Sabadilla		15 @ 20	Soap, green	15 @ 30
Anise	1 50@1 75	Sunflower		11 1/2 @ 15	Soap matt cast.	22 1/2 @ 25
Bergamont	8 50@8 75	Worm, American		30 @ 40	Soap, white castile	@ 12 50
Cajuput	1 50@1 75	Worm, Levant		4 25@4 50	less, per bar	@ 1 45
Cassia	4 25@4 50	Tinctures			Soda Ash	3 @ 10
Castor	1 75@2 00	Aconite		@ 1 80	Soda Bicarbonate	3 1/2 @ 10
Cedar Leaf	1 60@1 80	Aloes		@ 1 45	Soda, Sal	02 1/2 @ 08
Citronella	1 25@1 50	Arnica		@ 1 10	Spirits Camphor	@ 35
Cloves	8 00@8 25	Asafoetida		@ 2 40	Sulphur, roll	3 1/2 @ 10
Cocoon	25 @ 35	Belladonna		@ 1 35	Sulphur, Subl.	@ 10
Cod Liver	1 90@2 40	Benzoin		@ 2 10	Tamarinds	20 @ 35
Croton	2 00@2 25	Benzoin Comp'd		@ 2 65	Tartar Emetic	70 @ 75
Cotton Seed	1 40@1 60	Buchu		@ 2 55	Turpentine, Ven.	50 @ 75
Cubebs	7 00@7 25	Cantharadial		@ 2 35	Vanilla Ex. pure	1 75@2 00
Elgeron	6 00@6 25	Capsicum		@ 2 20	Vanilla Ex. pure 2	50 @ 3 00
Eucalyptus	1 25@1 50	Catechu		@ 1 75	Zinc Sulphate	06 @ 15
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					

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

Canned Cherries
Holland Herring

DECLINED

Barley
Lard
Lamb
Mutton

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
Peanut butter, 10 1/2 oz 3 25
Peanut butter, 8 1/2 oz 3 00
Peanut butter, 3 1/2 oz 1 25
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40

Original

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

BREAKFAST FOODS

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

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

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 5
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.

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

CANNED FISH.

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

CANNED MEAT.

Bacon, Med. Beechnut 3 00
Bacon, Lge Beechnut 4 95
Beef, No. 1, Corned ----- 3 70
Beef, No. 1, Roast ----- 3 70
Beef, No. 1 1/2, Qua. ----- 1 85

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

Baked Beans

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

CANNED VEGETABLES.

Asparagus, No. 1, Green tips 4 60
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50
Green Beans, 2s 2 00
Gr. Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1 20
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 40
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 65
Corn, No. 2, Fan. 1 30
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 45
Mushrooms, Choice ----- 55
Mushrooms, Sur Extra 70
Peas, No. 2, E. J. 1 75
Peas, No. 2, Sift. ----- 2 00
Peas, No. 2, Ex. Sift. ----- 2 35
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 50
Pimentos, 1/4, each 13 14
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 3 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 30
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 40
Tomatoes, No. 3 2 00
Tomatoes, No. 3, glass 2 50
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 3 70
Lilly Valley, 14 oz. ----- 3 60
Lilly Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 1 85
Sniders, 18 oz. ----- 3 85
Quaker, 8 1/2 oz. ----- 1 25
Quaker, 10 1/2 oz. ----- 1 40
Quaker, 14 oz. ----- 1 90
Quaker, Gallon Glass 12 50

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE

Roquefort ----- 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
Spr 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 ----- 70
Beechnut ----- 36
Doublemint ----- 65
Juicy Fruit ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

Baker, Caracas, 1/4s ----- 37
Baker, Caracas, 1/2s ----- 35
Hersheys, Premium, 1/4s ----- 35
Hersheys, Premium, 1/2s ----- 35
Runkle, Premium, 1/4s ----- 33
Runkle, Premium, 1/2s ----- 36
Vienna Sweet, 1/4s ----- 36

COCOA.

Bunte, 1/4s ----- 43
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. ----- 4 50
Droste's Dutch, 1/4 lb. ----- 2 25
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 38
Huyler ----- 38
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 34
Runkles, 1/4s ----- 38
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

Bulk
Rio ----- 29 1/2
Santos ----- 35 1/2
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. ----- 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 85
Quaker, Baby, 3 doz. ----- 4 75
Quaker, Gallon, 1/2 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 ----- 27 50
Master Piece, 50 Tin ----- 37 50
Tom Moore Monarch 75 00
Tom Moore Panatella 75 00
Tom Moore Cabinet 95 00
Tom M. Invincible 115 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 115 00
Webster St. Reges ----- 125 00
Starlight House ----- 90 20
Starlight P-Club ----- 135 00
Tiana ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana ----- 75 00
Specials, 20, per M ----- 75 00

CONFECTIONERY

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

Mixed Candy

Kindergarten ----- 18
Leader ----- 16
X. L. O. ----- 13
French Creams ----- 17
Cameo ----- 20
Grocers ----- 15

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
Fruiteuse Choc. ----- 1 25
No. 12, Choc., Light ----- 1 65
Chocolate Nut Rolls ----- 1 75

Gum Drops

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

Lozenges.

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

Hard Goods.

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

Cough Drops

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 ----- 31
Atlantic Cream Mints 31
Silver King M. Mallow 1 60
Walnut Sundae, 24, 5c ----- 30
Neapolitan, 24, 5c ----- 30
Yankee Jack, 24, 5c ----- 30
Mich. Sugar Ca., 24, 5c 30
Pal O Mine, 24, 5c ----- 30

COUPON BOOKS

50 Economic grade 3 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 25

DRIED FRUITS

Apples

Domestic, 20 lb. box 11
N. Y. Fcy, 50 lb. box 16 1/4
N. Y. Fcy, 14 oz. pkg. 17 1/4

Apricots

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

Citron

10 lb. box ----- 48

Currants

Package, 14 oz. ----- 15 1/2
Greek, Bulk, lb. ----- 15

Dates

Dromadary, 36s ----- 6 75

Peaches

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

Pearl

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

Raisins.

Seeded, bulk ----- 09
Thompson's s'dles blk 09 1/4
Thompson's seedless, 15 oz. ----- 11 1/4
Seeded, 15 oz. ----- 11 1/2

California Prunes

90@100, 25 lb. boxes ----- 08 1/4
60@70, 25 lb. boxes ----- 08 1/4
50@60, 25 lb. boxes ----- 08 1/4
40@50, 25 lb. boxes ----- 08 1/4
30@40, 25 lb. boxes ----- 08 1/4
20@30, 25 lb. boxes ----- 08 1/4

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 05 1/4
Cal. Limas ----- 15
Brown, Swedish ----- 07 1/4
Red Kidney ----- 10 1/4

Farina

24 packages ----- 2 50
Bulk, per 100 lbs ----- 06 1/4

Hominy

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

Macaroni

Domestic, 20 lb. box 09 1/4
Armours, 2 doz., 8 oz. 1 10 1/4
Fould's 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 3 00

Pearl Barley

Chester ----- 4 50
000 ----- 6 50
Barley Grits ----- 08

Pean

Scotch, lb. ----- 06 1/4
Split, lb. yellow ----- 08
Split green ----- 10

Sage

East India ----- 10

Tapleca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 8 doz. 4 05
Dromedary Instant ----- 2 50

FLAVORING EXTRACTS



Doz. Vanilla PURE Lemon
1 75 ----- 7 1/2 ounce ----- 1 75
2 00 ----- 1 1/4 ounce ----- 2 00
3 60 ----- 2 1/4 ounce ----- 3 60
3 50 ----- 2 ounce ----- 3 50
6 00 ----- 4 ounce ----- 6 00

GELATINE	
Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acid'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

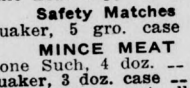
JELLY GLASSES	
8 oz., per doz.	37

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



Nucoa, 1 lb.	27
Nucoa, 2 and 5 lb.	26 1/2
Wilson & Co.'s Brands	
Certified	25 1/2
Nut	20
Special Role	25 1/2

MATCHES	
Swan, 144	5 00
Diamond, 144 box	6 00
Searchlight, 144 box	6 00
Ohio Red Label, 144 bx	5 60
Ohio Blue Tip, 144 box	6 00
Ohio Rosebud, 144 bx	6 00
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. 2 1/2, 24 cans to cs.	6 45
No. 1 1/2, 36 cans to cs.	5 30
Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2 1/2, 24 cans to cs.	5 10
No. 1 1/2, 36 cans to cs.	4 30
Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to cs.	3 50
No. 1 1/2, 36 cans to cs.	3 00
New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41
Half barrels to extra	
Molasses in Cans.	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.	
Whole	
Almonds, Terregona	23
Brazil, New	18
Fancy mixed	22
Filberts, Sicily	25
Peanuts, Virginia Raw	12 1/2
Peanuts, Vir. roasted	14
Peanuts, Jumbo, raw	14
Peanuts, Jumbo, rstd	16 1/2
Pecans, 3 star	23
Pecans, Jumbo	50
Walnuts, California	28
Salted Peanuts.	
Fancy, No. 1	14
Jumbo	23
Shelled.	
Almonds	70
Peanuts, Spanish,	11
125 lb. bags	32
Filberts	1 10
Pecans	60
Walnuts	5 25
Bulk, 3 gal. keg	
Bulk, 5 gal. keg	8 50
Quart Jars, dozen	4 50
Bulk, 3 gal. keg	8 00

PICKLES	
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, er 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 1/2
Med. Steers & H'f	13 1/2
Com. Steers & H'f	10 1/2
Cows.	
Top	14
Good	12 1/2
Medium	11
Common	10
Veal.	
Top	19
Good	17
Medium	15
Lamb.	
Spring Lamb	26
Good	24
Medium	21
Poor	15
Mutton.	
Good	14
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



Bel Car-Mo Brand	
8 oz., 2 doz. in case	4 50
24 1 lb. pails	7 50
12 2 lb. pails	29
5 lb. pails 6 in crate	27
14 lb. pails	29
25 lb. pails	29
50 lb. tins	29

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



Iron Barrels.	
Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	
Pinol, 4 oz. cans, doz.	1 45
Pinol, 8 oz. cans, doz.	3 25
Parowax, 100, lb.	8.0
Parowax, 40, 1 lb.	8.2
Parowax, 20, 1 lb.	8.4



Semdac, 12 pt. cans	
Semdac, 12 pt. cans	4 60
PICKLES	
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, er 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 1/2
Med. Steers & H'f	13 1/2
Com. Steers & H'f	10 1/2
Cows.	
Top	14
Good	12 1/2
Medium	11
Common	10
Veal.	
Top	19
Good	17
Medium	15
Lamb.	
Spring Lamb	26
Good	24
Medium	21
Poor	15
Mutton.	
Good	14
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	34 50
Clear Back	34 50
Short Cut Clear	34 50
Dry Salt Meats	
S P Bellies	23 00
Lard	
Pure in tierces	18
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
3 lb. pails	advance 1/4
Compound tierces	14
Compound, tubs	14 1/2

Sausages	
Bologna	12 1/2
Liver	12
Frankfort	12
Pork	18 00
Veal	17
Tongue	17
Headcheese	16
Smoked Meats	
Hams, Cert., 14-16 lb.	31
Hams, Cert., 16-18, lb.	32
Ham, dried beef	34
sets	20
California Hams	30
Picnic Boiled	30
Hams	30
Boiled Hams	45
Mixed Hams	45
Bacon	33

Beef	
Boneless, rump	18 00
Rump, new	18 00
Mince Meat.	
Condensed Bakers brick	31
Condensed Bakers brick	8 00
Pig's Feet	
Cooked in Vinegar	1 55
1/2 bbls., 35 lbs.	2 75
1/2 bbls.	5 30
1 bbl.	15 00

Tripe.	
Kits, 15 lbs.	90
1/2 bbls., 40 lbs.	1 60
1/2 bbls., 80 lbs.	3 00
Hogs, per lb.	42
Beef, round set	14 26
Beef, middles, set.	25 30
Sheep, a skein	1 75
RICE	
Fancy Blue Rose	08 1/2
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, 11 1/2 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.	
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 2 1/2 lb. packages	2 25

COD FISH	
Middles	15 1/2
Tablets, 1 lb. Pure	19 1/2
Tablets, 1/2 lb. Pure, doz.	1 40
Wood boxes, Pure	29 1/2
Whole Cod	11 1/2

Holland Herring	
Mixed, Kegs	1 10
Mixed, half bbls.	12 75
Queen, bbls.	1 15
Milkers, Kegs	1 15
Milkers, half bbls.	13 75
Milkers, bbls.	13 75
Herring	
K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	95
Boned, 10 lb. boxes	20

Lake Herring	
1/2 bbl., 100 lbs.	6 50
Mackerel	
Tubs, 100 lb. fancy fat	24 50
Tubs, 60 count	6 00
White Fish	
Med. Fancy, 100 lb.	13 00
SHOE BLACKENING	
2 in 1, Paste, doz.	1 85
E. Z. Combination, doz.	1 35
Dri-Foot, doz.	2 00
Bixbye, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovall, per doz.	3 00
SALT.	
Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2 2 lb.	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



Bbls. 30-10 sks.	5 40
Bbls. 60-5 sks.	5 55
Bbls. 120-2 1/2 sks.	6 05
100-3 lb. sks.	6 05
Bbls. 20 lb. bulk:	4 00
A-Butter	4 00
AA-Butter	4 00
Plain, 50 lb. blks.	45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm	85
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart	2 40
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

SOAP	
Am. Family, 100 box	6 30
Export 120 box	4 90
Big Four Wh. Na. 100s	3 75
Flake White, 100 box	4 25
Fels Napha, 100 box	5 60
Grdmy White Na. 100s	4 10
Rub No More White	
Napha, 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

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 3.—We have to-day received the schedules, order of reference and adjudication in the matter of Frank M. Hope, Bankrupt No. 2784. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ionia and his occupation is that of a farmer. The schedules show no assets, with liabilities of \$1,983.01. 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 bankrupt's creditors are as follows:

Henry B. Darnell, Ionia	-----	\$1,208.50
Geo. E. Curtis & Sons, Ionia	-----	50.00
C. Brunn & Sons, Ionia	-----	37.50
Norman Ogilvie, Ionia	-----	35.50
Standard Oil Co., Ionia	-----	51.51
K. L. Cobb, Ionia	-----	600.00

Oct. 5. On this day was held the first meeting of creditors in the matter of Toufek Maoley, Bankrupt No. 2721. The bankrupt was not present or represented. The trustee was not present. Claims were allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses as far as the funds on hand would permit, there being no dividends for any but secured creditors. There were no objections made to the bankrupt's discharge. The meeting then adjourned without date.

On this day also was held the final meeting of creditors in the matter of William Ginsburg, as Globe Printing Co., Bankrupt No. 2580. The bankrupt was not present, but represented by attorney. Creditors were not present, but represented by attorneys. The trustee was present in person and by attorney. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a final dividend to creditors. The amount of such dividend has not been determined to date and note of the amount will be made here when computed. The creditors present voted to provide funds for the trustee to oppose the discharge of the bankrupt. The meeting then adjourned without date.

In the matter of Albert Gotham, Bankrupt No. 2768, the sole asset of the estate has been reclaimed and the trustee therefore filed a return of no assets and the matter has been closed as a no asset case.

In the matter of Clyde H. Bunce, Bankrupt No. 2734, the trustee has filed his petition praying for leave to abandon the farm in the estate for the reason that it was incumbered for more than its present market value. The leave was granted and the property abandoned and upon the trustee filing a return of no assets the case was closed and returned as a case without assets.

Oct. 8. We have to-day received the schedules, order of reference and adjudication in the matter of Julius Ferus, Bankrupt No. 2786. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Benton Harbor and his occupation is that of a farmer. The schedule shows assets of \$163, of which the full interest is claimed as exempt, with liabilities of \$2,860.50. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note made of the same herein. The list of the creditors of said bankrupt are as follows:

Fred Hahn, Benton Harbor	-----	\$300.00
Peter Grinewitzke, St. Joseph	-----	300.00
August Weideman, St. Joseph	-----	300.00
David Rhendflash, Berrien Springs	-----	500.00
Gottlieb Hartwig, Bridgman	-----	100.00
Bittner Bros., St. Joseph	-----	100.00
Augusta Kreige, St. Joseph	-----	100.00
Cooma Lumber Co., Coloma	-----	124.00
Coloma Hardware Co., Coloma	-----	125.00
Dr. T. G. Yeemans, St. Joseph	-----	200.00
John Rovick, Coloma	-----	100.00
Hallman & Son, Coloma	-----	65.00
Fetke & Rutheski, St. Joseph	-----	40.00
J. Blashford, Coloma	-----	100.00
Rimes and Hilderbrand, St. Joseph	-----	40.00
John Rill, Benton Harbor	-----	25.00
Hennes Bros., Benton Harbor	-----	20.00
August Carrock, St. Joseph	-----	80.00
John Johnson, Benton Harbor	-----	32.00
Herman Hochke, Benton Harbor	-----	5.00
Gus Vischott, Coloma	-----	9.75
Andrew Smith, St. Joseph	-----	75.00
Brows Tin Shop, Benton Harbor	-----	10.75
Lucas Co., Benton Harbor	-----	9.00

Oct. 8. We have to-day received the schedules, order of reference and adjudication in the matter of Henry Dykema, Bankrupt No. 2785. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is not stated in the schedules. The schedules show assets of none with liabilities of \$1,177. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called and note of the same made herein. The list of the creditors of said bankrupt are as follows:

George I. Robinson & Co., Milwaukee	-----	\$265.00
Charles Schrader, Markens, Wis.	-----	400.00
National Biscuit Co., Milwaukee	-----	92.00
Dr. Henry Schneider, Portage, Wis.	-----	300.00

Dr. Henry Schmidt, Fondulac, Wis. 55.00
Wilkes Dry Goods Co., Beaver Dam, Wis. 65.00

On this day also was held the first meeting of creditors in the matter of Fred Shembarger, Bankrupt No. 2776. The bankrupt was present in person and by attorney, Arthur C. Leckner. Creditors were present in person. The custodian was present. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy was elected trustee and the amount of the bond placed at \$1,000. The sale of the assets before election of the trustee to Fred P. Deja for \$1,700 was considered and approved by the creditors. The meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of A. H. Roberts, Bankrupt No. 2775. The bankrupt was present in person and by attorney, D. M. Britton. Creditors were present. Claims were proved and allowed. M. N. Kennedy was elected trustee and the amount of his bond placed by the referee and creditors at \$1,000. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date.

Oct. 9. This being the day fixed for the sale of assets in the matter of Powers-Butler Co., Bankrupt No. 2764, the trustee was present in person. Creditors and bidders were present. The property was offered for sale and the bidding ran the original offer up, but the trustee was of the opinion that more could be realized from the sale of the property and the same was not struck off. The meeting then adjourned for one week to consider the offer and allow the trustee to find additional bidders.

On this day also was held the final meeting of creditors in the matter of John J. De Jone, Bankrupt No. 2544. The bankrupt was not present, but represented by B. J. Jonkman. Creditors were present in person. The trustee was not present. Claims were proved and allowed. The trustee's final report and account was approved and allowed. Administration bills were considered and approved and ordered paid. A first and final dividend to general creditors of 6.6 per cent. was ordered paid. No objections were made to the discharge of the bankrupt. The meeting then adjourned without date, and the case will be closed and returned to the district court.

Oct. 12. On this day was held the matter of Eruff W. Olin, Bankrupt No. 2777. The first meeting was held. The bankrupt was present in person and by attorney, K. E. Wicks. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The creditors elected no trustee. The matter then adjourned without date and the case was closed and returned to the district court as a case without assets.

On this day also was held the first meeting of creditors in the matter of Oscar Haburt, Bankrupt No. 2774. The bankrupt was present in person and represented by Roman F. Glocheski. 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 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 Robert Born, Bankrupt No. 2778. The bankrupt was present in person and by attorneys, Titus & Titus. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee and his bond placed at \$100. The trustee was directed to investigate the value of a certain mortgage and report. The meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Preston W. Porer, Jr., Bankrupt No. 2719. The bankrupt was present in person and by attorney, Amos F. Paley. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee, and 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 Clair B. Winchell, Bankrupt No. 2779. The bankrupt was present and represented by George S. Norcross. Creditors were present. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore was appointed trustee, and the amount of his bond placed by the referee at \$1,000. The meeting then adjourned without date.

In the matter of Quincy Branch, doing business as Quincy Branch Co., Bankrupt No. 2773, the first meeting has been called for Oct. 26.

In the matter of Fred Schmieding, Bankrupt No. 2780, the first meeting of creditors has been called for Oct. 26.

In the matter of Betsy A. Newville, doing business as Betsy Ann Gift Shop, Bankrupt No. 2783, the funds for the first

meeting have been received and such meeting has been called for Oct. 26.

In the matter of Frank Hope, Bankrupt No. 2784, the funds for the first meeting have been received and such meeting has been called for Oct. 26.

In the matter of Herbert L. Litte, Bankrupt No. 2781, the funds for the first meeting have been received and such meeting has been called for Oct. 26.

In the matter of Julius Ferus, Bankrupt No. 2786, the funds for the first meeting have been received and such meeting has been called for Oct. 26.

Hides, Pelts and Furs.

Green, No. 1	-----	11
Green, No. 2	-----	10
Cured, No. 1	-----	12
Cured, No. 2	-----	11
Calfskin, Green, No. 1	-----	19
Calfskin, Green, No. 2	-----	17½
Calfskin, Cured, No. 1	-----	20
Calfskin, Cured, No. 2	-----	18½
Horse, No. 1	-----	3 50
Horse, No. 2	-----	2 50

Pelts.

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

Tallow.

Prime	-----	07
No. 1	-----	06
No. 2	-----	05

Wool.

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

A woman always credits another woman with having excellent judgment when they both dislike the same person.

The wise man is always learning something new—that's why he is called a wise man.

SWORN STATEMENT FURNISHED THE POSTOFFICE DEPARTMENT.

Statement of the ownership, management, circulation, etc., of the Michigan Tradesman, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

State of Michigan, ss.
County of Kent, ss.

Before me, a notary public in and for the State and county aforesaid, personally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Editor—E. A. Stowe, Grand Rapids.
Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.

Publisher—Tradesman Company, Grand Rapids.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of the stockholders owning or holding 1 per cent. or more of the total amount of stock.)

E. A. Stowe, Grand Rapids.
S. F. Stevens, Grand Rapids.
F. E. Stowe, Grand Rapids.
F. A. Wiles, Grand Rapids.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent. or more of total amount of bonds, mortgages, or other securities, are: NONE.

4. That the two paragraphs next above, giving the names of owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

E. A. Stowe, Business Manager.
Sworn to and subscribed before me this 5th day of October, 1925.

(SEAL) Florence E. Stowe.
Notary Public in and for Kent Co., Mich.
(My commission expires Jan. 26, 1927.)

Why Grocers Do or Do Not Succeed.

(Continued from page 7)

simple rules for success. First: Hard work. I do not mean that you should open your store at 5 or 6 o'clock in the morning and keep open until 10 to 11 at night for seven days a week. My observations prove to me that the men who open and close their stores at reasonable hours are the most successful, for a weary brain can not possibly be as alert as the one which has had some rest, and it certainly takes an alert brain to make a success of retailing groceries to-day.

Second: Don't buy anything to-day no matter how cheap or how good the deal unless you can pay for it to-morrow so that you can be sure to get all the discounts for they are your biggest profits.

Third: Don't try to put all your profits on one sale, for always remember you have competitors and your customers are spending their own money and can spend it where they please.

Fourth: Don't buy goods that you don't need just because they look cheap or because it is a good "deal" or the salesman is a "good fellow" or a good talker. Remember that is what he is paid for.

Fifth: Don't buy just because you want to give your pet salesman an order or because you want to kid yourself or someone else into believing you are doing a big business. Beware of specialty men with big deals and wonderful "buys" and especially the fellow who is going to boost the price to-morrow, or going to give you the last case that can be bought until the new pack. If the goods are put up by reliable firms and are all right your jobber has them and if he is a friend of yours he will give you the best deal on them. If he doesn't you had better change jobbers.

The greatest trouble with retailers to-day is trying to follow too many will-o-the-wisps of theoretical writers, writers who are getting big money for writing dreams of success for would-be grocer's magazines. If you would succeed in any kind of business, first make yourself a set of rules to go by and then live up to them. Always remember that free advice is the most plentiful thing on earth and is never worth what you pay for it.

M. J. McGarry.

Velvet Vogue Is Strong.

Fashion interest in velvets continues high and sellers here report a very satisfactory demand. The buying is covering all types of velvets. The chiffon variety is said to be in particularly good call, selling in black and some of the high shades for evening wear. The cutters-up are using quantities of velvets for the new coats for misses and young women. Velvet brocades of real silk or rayon are also doing well. These brocades in new and, in some cases, highly original effects are being offered for Spring.

The hot air that bothers many of us does not all come from the weather-man.

The greatest objection to summer mornings is that they get up too early.

SWITCH TO SUPER SALESMEN

High Powered Men To "Sell" Resort Association.

Another \$50,000,000 bond issue by the State of Michigan for the continuance of its road building, called for by resolution of the Michigan Tourist and Resort Association at its meeting held in Muskegon on Wednesday, most forcefully indicated the purpose and temper of that organization. It represents the largest interest which the ordinary taxpayer of this, or any other county in Michigan, has in the Association. If a county, a community or an individual is for another \$50,000,000 bond issue, before we have even started paying on our last and some previous bond issues, then these units of taxation are naturally with and for the Association and its plan. This ought to be fully understood—and the converse likewise.

The Association also adopted a resolution by which the function of getting memberships and money for the support of its activities would be switched from the officers of the Association to an organization of "super-salesmen" employed to "get results." No one outside the Association has any right to criticize or question the manner in which the Association conducts its business, so long as it is along legitimate lines, and selling memberships for money in this Association is quite as legitimate as selling stocks. In both cases the individuals or communities are acting upon their own judgment or discretion. If a super-salesman can get more money for the Association after taking his own divvy it is simply a matter between the several parties and ought to be so understood all around.

Upon this basis the salesman will do the work and turn over to the Association the memberships and its part of the money. Under these circumstances there should be no reflection upon any person or community who do not affiliate. It is simply a question of super-salesmanship and if they fail to sell the blue sky, the woods, the streams, lakes and roads to those who already own them, it is merely a matter of business, and the check up should be on the salesman rather than upon the prospective buyers who were not sold.

There is a good deal of ballyhoo about some of the talk which you will hear at meetings of this sort. In the Stearns Hotel at Ludington is a painting by Robert L. Stearns, and a smaller one in his studio, which show an aged wise man, speaking wisdom into the ear of another in the words, "You take yourself too damn seriously." An amusing statement of one speaker was that "Western Michigan was discovered by the Michigan Tourist and Resort Association." Truly a beautiful figure of speech, but rather too neglectful of the men and women whose work cleared the forests and opened to the soil the sunlight of God, and planted seeds and fruits and left off-spring to carry on their work.

Rather silly and presumptuous, is it not, to try to steal through verbal blandishment the glory of those pioneers whose bodies are now mouldering

under the sod to which they brought the seed. Just how much of all this vocal back-patting is fact or fancy? Let us think over what specific things were placed here by the Almighty, carved out by dint of effort, paid for by the labor of its people or handed us by the grace of some extraneous influence? God gave us the sunshine, the soil, the climate. Our pioneer men and women developed our country and built our roads. The writer knows of one town, which has had a black mark on the Association books, yet which owes \$40,000 for the roads built within the single township. It has furnished the highway for the tourist and the resort, built before the Association was itself discovered. Taking the town off the Association map does not take up its portion of the highway, nor will leaving it on pay its taxes.

Castigation of the communities which had not come up to the standard of "loyalty" set by the organization, was bitter, sarcastic and offensive. Charlevoix, in particular, was pointed out and challenged to state its case in defense, and by inference anyone who had the hardihood to speak in behalf of any community which had not come up to the ideas of the Association's management in its support was likewise challenged. It was repeated several times and this writer was reminded of the old time minister, who, at the end of a three hour discourse upon the major prophets exclaimed "now where shall we place the minor prophets," and a brother who had been wedged in among more patient and enduring listeners arose and said "any of them can have my place." And that was what the writer did, but in a quiet and becoming manner. Once in a while a spark of good sense prevails upon him to say nothing when he has a desperate urge to say much.

The people will be sold on the Association to the extent that they agree with the Association's program and policy. It is not Western Michigan which this Association has to sell—but its own service. Western Michigan is already sold and is, in the main, occupied by the people who own it. "Sell Western Michigan to Western Michigan,"—oft repeated at the meeting—is a poor slogan, because it is erroneous and meaningless, and an offensive phrase because it suggests the stupidity of the people or questions the title to their holdings. Under all of the circumstances it is not strange that the Association has found it necessary to turn a bunch of "high-power salesmen" into the field to sell itself, on a commission basis.—Harry M. Royal in Hart Courier.

Better be called a poor sport and save money than a good sport and wind up in the poor house.

It makes any man nervous to have a woman gaze at him.

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce

KING BEE DAIRY FEED

20% Protein

This latest addition to our line of King Bee Feeds is now on the market and going strong.

Manufactured by
HENDERSON MILLING
COMPANY
Grand Rapids, Mich.

MOSHER SALES SERVICE
A Business Building Service
For Merchants
Wayland Michigan

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 psychological 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 Pancake 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

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JOHN L. LYNCH SALES CO.
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Expert Advertising
Expert Merchandising
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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—A 4200 lb. four-door fire-proof safe. Have just sold my business. Bargain if taken at once. Charles C. Long, Marcellus, Mich. 59

FOR SALE—Crusen's restaurant, Pewamo, Mich. Located on M21. Groceries, ice cream, bus depot in connection. Will sacrifice. Have other business. Box 234, Pewamo. 70

For Sale—Established boot shop, Southern Michigan manufacturing and college town, 10,000 population. Clean stock, modern front, low rent, good lease. Address No. 71, c/o Michigan Tradesman. 71

For Sale—Complete set of tools for tin shop. Reasonable. Address Ernest Adler, contractor, Hardin, Montana. 72

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—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 investigation. 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 36x66, window space, fixtures, steam heat. Reasonable rent. Give references. Address No. 69, c/o Michigan Tradesman. 69

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

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

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



SIDNEY ELEVATORS



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

Sidney Elevator Mfg. Co., Sidney, Ohio

Communication From Retail Grocers and Meat Dealers.

Wyoming Park, Oct. 12—I note with pleasure the change in your paper whereby you give to each of the lines of business a page and that both the grocer and the meat dealer have their page.

I will try to send in something each week for either the grocers' or the meat dealers' page and this week something for each.

Paul Gezon.

To the Meat Dealers of Michigan.

The National Live Stock and Meat Board have prepared a booklet of about 60 pages containing 160 prize meat recipes submitted by high school girls in the National Meat Story contest. I have shown these recipes to some of the best housewives in my town and they say they are economical, easy to prepare and tasty.

These booklets will be sent out to meat dealers for the ridiculously low price of \$2.70 per hundred, and if you want your name imprinted on the cover the charge will be slightly more.

I think the meat men should grasp this opportunity to give their customers a worthwhile book at less than 3 cents each.

Do not put it off, but write me at once how many you want and whether you want your firm name on the cover (you can do this yourself with a rubber stamp).

I have not time to send you all a sample of this meat recipe book, but you can take my word for it, it is worth ten times the price asked and those who pass it out to their customers will create a lot of new business, and good will.

Paul Gezon, Sec'y.

To Retail Grocers and General Merchants.

I want to again call your attention to the pamphlet which I mailed to all of our members in June, entitled "Laws Relating to Transient Merchants, Peddlers, Collection Agencies, etc." This is an up to date copy of the Michigan laws as passed and revised by the last Legislature. It was prepared by the Michigan Retailers Council of which this Association is a member and undoubtedly many of our members will want to call these laws to the attention of their prosecutor, if they are being broken in their territory. In case you wish another copy, we have a few more.

I wish to call your attention to the new Garnishment Law, which requires a merchant to first secure a judgment in court before he can garnish wages for labor.

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

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

As you are a member of this Association you thereby become a member of the National Association of Retail Grocers and you have the privilege to so state on your letter heads and

statements. I believe that if you will put "Member of Michigan and National Grocers Association" on your letter-heads it will be very effective, and you will give your store added prestige.

Paul Gezon, Sec'y.

Wheat and Flour May Go Slightly Higher.

Written for the Tradesman.

Apparently wheat was forced too low, for the time being at least, during the recent decline, as we have had quite a sharp reaction, an advance, in fact, of about 6c per bushel for futures and fully as much as that for cash wheat.

It is possible prices will go a little higher, yet there has been no change in the statistical position of wheat as a world-wide proposition and if it proves up that the world crop is actually 10 per cent. larger this year than last and 7 per cent. larger than the five year average, it will be found that present prices are plenty high enough and, in fact, if there has been a large acreage of wheat sown this fall, as reports indicate, and if it winters well, prices may be lower next April and May than at the present time.

There is no occasion for a change in the buying policy of the trade. In other words, purchasing in ample quantities to properly care for trade requirements is the practical thing to do, it would seem, under present conditions and while both wheat and flour at present prices afford a better opportunity for speculative investment at a profit than when wheat was 20 to 25c a bushel higher, a reasonable amount of caution should be used.

Values will probably be fairly well maintained for the next sixty to ninety days. Both flour and wheat are apparently worth the price being asked; they may go slightly higher during the next two or three months.

Lloyd E. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 13—The Salesman's Club of Grand Rapids will meet in the Rotary room of the Pantlind Hotel Saturday at 12:45. Community singing, led by Harry Behrman, with Mrs. Ernest Ghysels at the piano will be followed by a short business session. Committees will be appointed and prizes awarded. A man well known in Grand Rapids has been asked to relate some of the amusing experiences in dealing with professional people.

The successful salesman makes you feel that he has called for the express purpose of showing you, and then selling you.

He comes with a confidence born of belief in his ability to show you, and then convince you that he has what you ought to buy.

He does not apologize for calling—does not offer a lame excuse for coming in. He modestly but firmly, honestly but fixedly, starts on the subject of showing and selling.

Saunders Norvell writes as follows: I sometimes wonder whether workers in the house fully realize just how hard it is and how much thought and work it takes to make the sales that keep the business running. When I myself was a stock clerk, I thought of course that in the house we were very hard workers. I indulged in that very common occupation of self-pity. I was sorry for myself. When I saw the salesmen come home during the holidays, I envied them. They were always so jolly. What a nice life they must have, stopping at good hotels, traveling around and seeing the country! After a while, when I became a

salesman, I found a salesman's life was not exactly what I expected. I was away from home. I had to travel night and day in all kinds of weather, sleep in all kinds of beds and eat all kinds of food. Then, customers were not always agreeable. I had to be tactful with cranky, irritable dealers. Often I had to swallow my own pride or lose an order, but the worst thing of all was the nervous irritation caused by waiting—waiting for customers, waiting for trains, waiting for a room. I soon learned that to be a successful salesman, I had to work like a slave and make all kinds of personal sacrifices. However, I became interested in the game. I was determined to succeed and I wish to say in passing that I believe all the kicks and cuffs that a salesman has to stand are one of the finest developers of strength and character in the world. If I had a dozen sons, I would send all of them out on the road just for this training. Another good training for every young fellow is that when he is taught to live on a small salary without any outside assistance, he learns the value of a dollar. When anything comes too easy to any of us, it makes us soft. Wild animals are an entirely different breed from the animals you see in captivity in the Zoo. Wild animals have to get out and exercise to obtain their food. They have to use their brains.

Important Addition To Athletic Facilities.

Boyne City, Oct. 13—The new gymnasium will be opened for the public next week. The school board are to be congratulated that the long pull for the betterment of our school facilities has been successful. It has a big floor for the special use of the pupils in their athletic training, a large dining room, with well-equipped kitchen, a room for bowling alley with dressing rooms and showers for the athletic teams of both sexes. The gymnasium auditorium is equipped with a commodious stage with adequate lighting, which makes it available, not only for various school exercises, but also for all kinds of community doings, public meetings, lectures, concerts, etc. A. E. Munger, of Bay City, furnished the plans. The Cadillac Cabinet & Construction Co. took the contract for building, and Arthur Chipman, of Boyne City, superintended the building, all of the work being done by Boyne City men. The building will cost in the neighborhood of \$40,000 when completed. Whether the new "Jim" has anything to do with it or not might be questioned, but our high school team has given an uncommonly good account of itself this fall. Maybe because Boyne City is the driest town in the driest county in Michigan.

The new transmission line which is to connect Boyne City with the hydro electric plant at Elk Rapids is progressing finely, especially the Boyne City end of the line. It is expected that within sixty days this city will be able to furnish electric power sufficient to take care of any reasonable demand which may be made. Boyne City's situation is such as to assure economical operation for any industry and this addition to our resources will be of very material help in replacing the finished lumber industry. Already there are rumors that the increased "juice" will be used as a nerve tonic to our flagging life.

A Concrete Road Association has been organized in Charlevoix county, and we expect soon to offer to our friends a highway as smooth as a billiard table for the drive around Pine Lake. Our experience with even the best of gravel roads has not been happy. In spite of constant attention, there is little left of them by the end of the second season but the grade and during a dry spell the dust is so thick that the roadside foliage looks like January and the motorist like a

Hottentot; and the last year has been mostly dry spell.

Say, Mr. Editor, just what does a "butternut with banners" look like? We never saw one. Just try "battlement" in our last week's notes, and see if it does not read better. Do not blame you much. Have to ask friend wife occasionally what my fly tracks do mean.

Charles T. McCutcheon.

"Best Trade Paper in the United States."

St. Joseph, Oct. 13—Permit me to congratulate you upon the forty-second anniversary edition of the Michigan Tradesman. There are so many excellent articles I am at loss to understand how they all were compiled in the one magazine.

"Cape Cod Folks," "How Fast Do We Travel?" "Sturdy Pioneers," "The Old Lilac Bushes," "The Land of Romance," "Sane and Insane," "Depew and Belknap," "Little Rivers" and many others which I can mention are so interesting that they are worthy of printing in some of the high priced magazines.

I certainly hope that you will continue in giving the retail dealers and others of Michigan the best trade paper in the United States, as you have in the past, and I am satisfied you will so long as you remain as editor of our most excellent publication.

Willard J. Banyon.

While we are insisting on a square boss, are we equally insistent upon being square with the boss?

Promise little; perform much.

BRUSHED WOOL MUFFLERS

A close out of these, in plain, and colored striped patterns, all clean merchandise that originally sold from \$10.50 to \$14.00 a dozen, now offered to our trade at

\$6.00

Dozen

Stipulate No.'s 4525, 4514, and 4573 when ordering.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan