

MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 4, 1925

Number 2198

Nothing So Kingly As Kindness

True worth is in being, not seeming;
In doing each day that goes by
Some little good—not in the dreaming
Of great things to do by and by,
For whatever men say in blindness,
And spite of the fancies of youth,
There's nothing so kingly as kindness,
And nothing so royal as truth.

We get back our mete as we measure;
We can not do wrong and feel right;
Nor can we give pain and gain pleasure;
For justice avenges each slight.
The Air for the wing of the sparrow,
The bush for the robin and wren,
But always the path that is narrow
And straight for the children of men.

Alice Cary

Prepare for the Winter Demand

The coming of winter always brings a large increase in the demand for laxatives. People take less exercise in winter, and eat fewer fresh vegetables and more heavy foods. The inevitable result is constipation, with its attendant ailments.

This winter there will be a greater demand than ever before for laxative mineral oils. For people are learning, through experience and through the advice of physicians, that mineral oils produce far better results than cathartics and purgatives. Mineral oil does its work in a purely mechanical way. It does not spur the intestines to a sudden and abnormal activity,

but merely lubricates them and helps them to function naturally.

Stanolax (Heavy) is among the best known of the laxative mineral oils. It is

preferred by thousands of users throughout the middle west because of its unusually heavy body, which does away with leakage and other disadvantages which characterize oils of lower viscosity. Widespread advertising, together with the tributes of thousands of satisfied users, are rapidly increasing the already

large demand for Stanolax (Heavy).

If you have not yet arranged for a supply of Stanolax (Heavy) to meet the winter demand, it would be well to do so at once.



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.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

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payable invariably in advance.

Sample copies 10 cents each.

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

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

THE CHICAGO SALES.

Sales of the big dry goods jobbing houses at Chicago during the past week afforded a good line on the condition of trade. These included the disposition of the large stocks of the John V. Farwell Company, which has ceased doing business, offered by Carson, Pirie, Scott & Co., the purchasers of the same. Besides this there were the notable offerings by the last-mentioned firm of its own goods and those of Marshall Field & Co. Thousands of buyers representing retail concerns all over the country attended the sales mentioned and showed no hesitancy in making purchases. On one day 12,000 buyers were in one of the establishments referred to. There were some concessions, of course, but in the main prices were well maintained and the goods taken were for immediate resale. A natural inference was that the buyers were convinced of a ready market for what they secured, and the many places from which they came indicated that this was widespread and universal, instead of being merely confined to a section or two of the country. The value of such sales as a business barometer is unquestioned, although the enthusiasm of numbers has often much to do with their success. They are comparable in this respect with the auction offerings of the biggest of the carpet manufacturing concerns in the country, which are as useful in affording an index to the state of trade as they are in inducing the quick distribution of the merchandise.

Dr. Juan Guiteras was one of the group who proved that the mosquito transmits the yellow fever, and so he deserves his lasting place in the world's regard among the benefactors. It was after that discovery that the digging of the Panama waterway became possible, to say nothing of the prophylaxis of Havana and the cleansing of Guayaquil, once called "The

Pesthole of the Pacific." Those engaged in the incessant traffic across the Isthmus, the tourists to the West Indies and the West coast of South America, the plantation owners, ranchmen and engineers are forever in the debt of Gorgas, Lazear, Reed, Finlay and the rest of a little band of pioneers who were ready to sacrifice life itself to prove their contention that the deadly female of the species stegomyia was the carrier of the malignant bacilli that have been the curse of tropic life. Dr. Guiteras was graduated in medicine at the University of Pennsylvania and later he filled the chair of pathology in this school. Cuba and the United States, sharing the benefit of his achievement, equally deplore the loss of the most able pathologist that the Southern Island has produced.

Harvard has gathered a gallery of 1000 pictures of business, commerce and transportation before the year 1900 to hang on the walls of the new business school buildings, which the \$5,000,000 given by George F. Baker is to put up. The idea is to impress the students with the fact that a great deal was going on in the business world before they consented to prepare to "accept a position." The sound conduct of business affairs demands a background and horizons no less surely than artistic pursuits and literary culture. There is reason for the formation of associations within a business house and among those who have been friendly rivals in trade over a long period of years. From the industrial history those who carry on the business to-day may constantly learn. The newcomer in an old commercial establishment ought to feel pride in its traditions and should realize that the inherited prestige in the community and the good will acquired among a clientele built up by years of effort are tangible assets of great value.

An Army flyer, Lieutenant Doolittle, has driven a seaplane through the air faster than any man has flown in a craft of this kind before him. The mark he set, 245 miles an hour, beats by twelve miles the figures which won for him the Schneider trophy in the international competition at Baltimore. Either feat matters a great deal more than the guerdon. A glance at the map of the world shows that nearly three quarters of the surface (whose total area is about 200,000,000 square miles) is covered by water. It does not take Arctic and sub-Arctic navigation to prove the importance of airships that can land or take off at sea. In fact, Amundsen's Spitzbergen venture and MacMillan's expedition found no suitable airdromes or runways in

open roadsteads. But in temperate climes the seaplanes will be of prime importance to travel, and the maneuvers at Baltimore, apart from the question of high speed attained, have supplied valuable object lessons in aeromarine and aquaplane control for moderate latitudes.

Just as it began to look as if we either actually had reformed or at least had begun to reform everything within the range of human thought Dr. Miriam Van Waters, referee of the juvenile court of Los Angeles, calls the attention of the members of the Child Study Association of America to the fact that we have overlooked heaven. The doctor suggests we take that up at once. She objects to the old-fashioned idea that when we reach that blessed abode we shall be expected to play on harps, and contends that the young people of this day—that is, those good enough to reach heaven—will never be content with harp music. Dr. Van Waters thinks jazz bes: represents the modern Americans. Doubtless there will be some reactionaries among us who will prefer to cling to harps, regarding such instruments as the saxophone as more fitting for another place. But a movement to reform our music after we are dead will be quite as useful as many of our other reforms and vastly more amusing than most of them.

Eighteen pairs of shoes—this is the modest allowance assigned for the man who would be considered well dressed. The number is suggested by the stylists who are assembled in this city for the sake of doing their bit to improve the National appearance. Just how many pairs a well-dressed woman should have they do not dare to mention. All they venture to say on this point is that next season shoes and handbags must match. It has long been argued that several pairs of shoes, worn in rotation, were both cheaper and more comfortable than one pair worn steadily until it fell to pieces. Economy and comfort, however, have no such appeal as fashion. Let the shoe manufacturers make it stylish to possess eighteen pairs of footwear more or less, and everybody will be doing it.

Life insurance companies at Washington propose an adjustment of insurance rates according to the hours kept by those who seek to take out policies. A chief examiner for one of the leading companies urges a general revision of the social schedule in the interest of earlier hours and resultant increased longevity. It is the old problem of the proper maximum and requisite minimum of sleep. To a large extent the individual must set his own pace and be a law unto him-

self. Edison in a recent interview said the human race for the most part was "drugged with sleep," and at his advanced age he works full tilt on but four hours of rest. He is one of the lucky individuals who are able to take catnaps at all times, in all paces. Napoleon's four hours of sleep are often cited, and the early rising habits of successful men in business and the professions are instanced. But there is a fair analogy between engines of metal and the human mechanism. Either will suffer if kept in ceaseless action. The safe procedure is to get as much sleep as we can, to store up energy for the working day.

The Natural Bridge in Virginia, deeded to Thomas Jefferson in 1774, has changed hands for \$500,000 and will be improved as a resort. There are more than fifty known natural bridges in America: by general consent, "the" is prefixed to the Virginia example. Our Government, however, safeguards in Utah four natural bridges of still more impressive dimensions. The general public does not realize how many "national monuments," apart from national parks, and including pinnacles, canyons, forests, prehistoric ruins and battlefields, are already under the protection of the Secretaries of the Interior, Agriculture and War. The Natural Bridge of Virginia might well be included among the lodestones of tourist attraction placed under National control.

The weekly proceedings of the local bankruptcy court, published on pages 30 and 31 of this week's issue, clearly demonstrate how the work of that tribunal is cluttered up by the applications of farmers and mechanics to secure immunity from their obligations—obligations which should never have been incurred in many cases. The Tradesman is informed that the same condition prevails in every other bankruptcy district in the United States, showing very conclusively that the bankruptcy law should be amended so that it cannot be misused by those for whom it was not intended to benefit.

The communication from Judd Houghton, of East Jordan, who is now sojourning in Florida, championing the cause of the tourist camp, exemplifies within itself one of the greatest objections to the tourist camp—the manner in which it is used by millionaires and near millionaires who ought to patronize regular hotels, instead of filching accommodations from communities which maintain tourist camps at public expense for the benefit of those who cannot afford the comforts and luxuries of regular hotel accommodations.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Tampa, Florida, Oct. 30—A Mr. Colfax Gibbs recently came to Tampa and is trading around to a certain extent in real estate. We have been informed by a friend that you might be able to give us some information in reference to the general character of this party. We assure you that we shall appreciate any information you may give us and shall accept the same in strict confidence. Bridge City Realty Co.

It is possible, of course, that the notorious Colfax Gibbs has become an honest man by contact with the immaculate gentlemen who are exploiting Florida land schemes, but the chances are that he will be able to hold his own with the rapacious gang of cut-throats which appear to have fastened themselves on nearly every locality in the land of boom, bombast and bust.

Clayton, Oct. 31—I am sorry to trouble you again in regard to Baker Music House, 52 North Pearl St., Albany, N. Y. For over a year now we have not received any dividends on our money. Could you find out for me whether there is any hope of receiving anything from them? A. F.

Baker Music House, Inc., Albany, N. Y., was placed in the hands of a receiver on Sept. 8, 1924. This is only a logical sequence to the stock-selling campaign inaugurated by the company a year ago. When we hear of stock salesmen canvassing country districts, selling the stock of a business enterprise, the next thing we look for is the notice of a receivership for the concern in question. It has been aptly said that "stock selling to the public is the last resort of bankrupts." The actual assets, from our reports seem to be little, if any, in excess of the liabilities, which does not hold out any prospect for the stockholders.

Corunna, Nov. 2—Being a subscriber and reader of your valuable paper I wish to assist in your good work of protecting the public from the thousand and one schemes to get money without a fair return, and believe me when I say "I know whereof I speak." My last experience was as follows: A young man about 17 or 18 came in my store one day for a subscription to a paper. The Uplook, Chicago. He was selling saying he "was working his way through college" and "did not I want to help him." My reply was that I would gladly give him a dollar for that purpose but I had no assurance that it would go for that purpose. However, he promised faithfully that he was truthful and that I would get the paper, so I gave him the dollar, but no paper has appeared as yet. I am enclosing the ticket and if you care to make any note of this little experience for the benefit of your readers I would be glad to have you do so. I would take great pleasure in helping any young man or woman to get a good education but from now on no more of this for me. C. M. F.

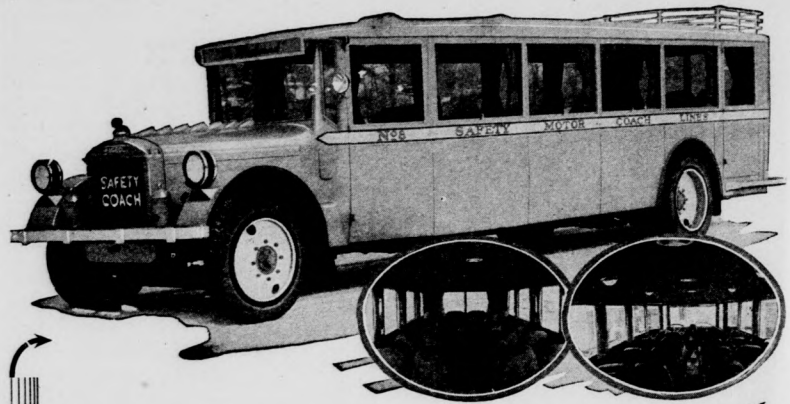
The subscription agent claiming he is "working his way through college" is the meanest sort of a deception. We have had a number of complaints from merchants who paid agents for subscriptions to this publication and have not received it. We have presented such complaints to the publisher, but our letters have been ignored.

"Alldie" and "Carbicide" appear to be trade names given the products purported to be made by the Union Chemical Co., of Lewisburgh, Pa. The experiment stations and agricultural colleges of which we have made enquiry have no information about the products under these names. A circular of the concern quotes the U. S. Department of Agriculture regarding "Carbicide" as follows: "The vapor appears to have greater penetrating power than does that of any other volatile liquid that has been tested in insecticide work." But the department disclaims any knowledge of the product or ever having made such a statement regarding "Carbicide." Union Chemical Co. appears to be a new enterprise of Jacob P. S. Strickler, who has been operating spurious stock food concerns under various names at Mifflinburg, Pa., Standard Stock Food Co., Farmers' Medicated Stock Food Co., etc., are some of the names used. Strickler's methods have been exposed a number of times in this department. He is a very plausible salesman. His game is to persuade a dealer to sign up for a large quantity of his goods on the strength of unwarranted claims. He makes the same sort of a fake guarantee on the insecticides sold under the Union Chemical Co. organization as he formerly did for his stock foods. The "assurance of crops" to users of "Carbicide" is such palpable "sucker bait" that no one should be deceived by it. That a "leopard doesn't change its spots" is well illustrated by the career of J. P. S. Strickler. Look out for his schemes under whatever name he may operate. Carbicide is probably carbon bisulphide under a new name given it by Strickler.

The Federal Trade Commission has issued a cease and desist order directing B. W. Cooke, C. E. Wesch and Job-way Home Study, Inc., all of Chicago, to discontinue certain business practices, in connection with a correspondence course for drafting, which the commission found to be unfair methods of competition.

The Job-way Home Study, Inc., was incorporated in May, 1924, by respondent Cooke who became its president and treasurer, and practically its sole stockholder. Respondent Wesch became secretary of the company. The commission found that the respondents operated a correspondence school purporting to teach mechanical and other forms of drafting and the trade of repairing automotive vehicles. It was found that in addition to the incorporated name, the respondents also operated under the following designations: "Coyne School of Drafting," "Engineers" and "Chicago Auto Shops." Under such trade names, the findings state, the respondents through newspaper and other periodical advertisements, circulars and letters, made many false and misleading statements in connection with the courses offered to the public for sale.

Among such misrepresentations were the following: That respondents' courses fitted their pupils for positions ranging from \$3,000 to \$10,000 a year; that only a common school education



"RIDE THE GREYHOUNDS"

7* times daily to

BENTON HARBOR \$3.20

CLEAN—WARM—COMFORTABLE

*4 Times Thru to Chicago \$6



Licensed
Traffic
within
the State

G. R. STATIONS

CRATHMORE HOTEL Opposite
Union Depot
"A Room and a Bath for \$1.50"

Dial 55261, Bell M1515

also ROWE HOTEL

Dial 54027, Bell M2419



This McCray Freezer Case

maintains a remarkably low temperature, eliminating loss through spoilage; costs less to operate than ordinary cases; enables attractive display and convenient service. May be had in lengths of 10, 12, 14 feet.

There is a McCray for *your* needs—styles and sizes for every purpose. Write for catalog.

McCray Refrigerator Sales Corporation
2544 Lake St. Kendallville, Ind.

Salesrooms in all Principal Cities

Detroit Salesroom — 36 E. Elizabeth St.
Grand Rapids Salesroom — 20 W. Fulton St.

"Look for the McCray Nameplate"



was necessary to enlist in the courses; that their courses would qualify pupils as experts within one year and that there was an especial demand for draftsmen trained by respondents' course of instruction.

The Commission found that respondents threatened suits and used fictitious legal papers in attempting to make collections from delinquent pupils. They also advertised certain amounts represented to be the usual and regular price of their courses of instruction and offered reduction therefrom within limited time when the reduced price was in fact the usual rate which respondents habitually charge for such courses.

The above gives a brief outline of the Commission's charges against the B. W. Cooke correspondence, course schemes. These charges apply to most correspondence courses in some degree. The specific order to "cease and desist" is too lengthy to print here, but the concluding paragraphs treating of the fake "special price," "free tool" and "collection agency letters" are of too much general interest to allow them to pass unpublished.

1. Representing directly or indirectly, by advertising, by circular letter, or otherwise, that the said courses of instruction offered are given for a certain amount, but that by special rate pupils will be allowed to take the courses for a smaller amount, thus making a substantial saving, when in fact the said smaller amount is the regular and usual rate paid for the said course by pupils;

2. Representing directly or indirectly, by advertisements, circular letters, or otherwise, that respondents will give free to pupils taking the said courses offered by respondents certain valuable tools, appliances and supplies necessary to the prosecution of the said courses of study, when in fact the said tools, appliances and supplies are not given free, but are charged for and the amount is included in the price paid by the said pupils for the said courses of instruction;

3. Using for the purpose of collecting payment for the said courses letters purporting to be sent from a collection agency, but which are actually sent from respondents' own offices.

Tourist Camp With All Modern Conveniences.

Melbourne, Florida, Nov. 1—I have had the pleasure of visiting a great many tourist camps in coming here and have taken the pains to enquire en route as to the desirability, to the various cities, of the tourist camps—whether they were assets or liabilities; also as to the character of tourists in general and I believe that if Mr. Verbeck will take the trouble to make a personal visit to the camps which I visited during this trip and personally investigate them, he will learn that the merchants and hotel men in general will promptly assure him that the camps are desirable and the tourists most heartily welcome in every city on the Old Washington Trail and Dixie Highway. Of course, Frank being a hotel man himself, naturally inclines to his view of tourist camps, but he has certainly been looking through colored glasses or is not thoroughly advised as to tourists camps in general.

There are, at this moment in the

Midway tourist camp, at Melbourne, any number of men who are amply able to write a check for an amount sufficient to buy the Hotel Melbourne, which has anything in Michigan faded as a resort hotel, and not make a very big dent in their bank roll. My immediate neighbor is a wealthy retired Atlanta physician; another man on the next street to me is a retired Atlanta druggist; still another man from Indianapolis a capitalist, operating a whale of a real estate office here in Melbourne and so on ad infinitum.

I found this the case in every locality. This camp is a perfect camp, high and dry, and is supplied with a dandy grocery, bakery, a new and complete barbecue and delicatessen, dancing pavilion, restaurant, barber shop, artesian wells, auto repair shop, filling station, with a branch post-office in the store. There are now under construction ten cottages and there is now a permanent population of 750 to 800 tourists and a finer bunch I have never met. I trust Mr. Verbeck will come to Melbourne and get a few facts at first hand.

My address for the winter will be here and I will gladly furnish you with anything in the way of news which may come up. Ludd E. Houghton.

Holland Dealers Hold Interesting Meeting.

Last Wednesday night I attended a meeting in Holland of the grocers of that place.

I had been invited to speak to them, which I did on the subject of "Co-operation." About thirty-five men turned out and we had a "peppy" meeting. Among those present was one old friend, John Lubbers, of East Saugatuck, who also made a few remarks, especially praising the Michigan Grocers' Association, of which he has been a member many years. It was very gratifying to the Secretary to have a man like Mr. Lubbers say such cheering things about our conventions.

In Holland they are putting across a very successful collective advertising campaign through the Holland Daily Sentinel.

The Standard Grocer Co., of Holland, is co-operating with the retailers to the extent of giving them about twelve specials each week which are, in turn, advertised at prices which meet the chain store prices.

The merchants are very enthusiastic and plan to go into the thing bigger than ever if chain stores establish any more branches there. Thus far the chains cut no figure at all in Holland and I believe this is one solution to the problem of meeting chain store competition—active co-operation between the jobber and the retailer. I want to congratulate the manager, Miss Muller, for her vision and for the progressive step she has taken to aid the independent merchants of Holland. At this time I want to again encourage the Holland merchants to stick together and advertise. If there are other towns who would like to have the Secretary of this Association pay them a visit, just drop me a line.

Paul Gezon.

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

There may be times when you must refuse to adjust a complaint to the customer's satisfaction, but they are negligible in number. Usually it pays to regard the customer as right.

Canned Foods Week

November 9—21, 1925

In making up your purchases for Canned Foods Week, do not overlook the line of goods which are never handled by chain stores or mail order houses, because they are sold exclusively to independent grocers.

We refer of course to the famous QUAKER BRAND FOOD PRODUCTS, which includes a large number of items of canned goods.

The QUAKER label is placed on goods only after they have had a thorough test and are, in the minds of our most competent buyers, the best goods that can be produced of their kind.

We believe you can use QUAKER CANNED GOODS during Canned Foods Week to splendid advantage in building some additional business and making more satisfied customers for your store.

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

The Prompt Shippers

MOVEMENTS OF MERCHANTS.

Kent City—H. O. Brott succeeds the Brott Bros. Lumber Co. in business.

Manistique—The Schoolcraft Auto Co. has increased its capital stock from \$50,000 to \$75,000.

Detroit—The Star Beef Co., 2462 Riopelle street, has increased its capital stock from \$10,000 to \$25,000.

Detroit—The Peristyle Novelty Co., c-o Ernest Kern Co., has increased its capital stock from \$75,000 to \$150,000.

Detroit—Robert Lee, Inc., 79 Monroe avenue, clothing, has increased its capital stock from \$10,000 to \$50,000.

Detroit—The Beacon Detroit Rubber Co., 15 Harper avenue, has changed its name to the Paramount Supply Co.

Allegan—Herman and Herman Priebe, of the Priebe Posting Service, have bought the radio business of Fred Neilson.

Detroit—The W. H. Kratzer Co., 5195 Lorraine avenue, furnaces and supplies, has increased its capital stock from \$50,000 to \$100,000.

Kalamazoo—F. A. Abbott, proprietor of the Abbott Hardware Co., Lincoln and East avenues, died at Old Borgess hospital, Oct. 31, following a long illness. He was 64 years of age.

Monroe—Ed. G. J. Uhlman, proprietor of the former Lauer department store, has purchased the dry goods, stock and store building of James Osborne & Sons, in Owosso taking immediate possession.

Saginaw—Reid Bros., Inc., conducting a chain of eight drug stores in various cities, has opened a second drug store in Saginaw. It is located in the new Second National Bank building, on the Washington avenue side.

Westphalia—Louis J. Wieber has sold his interest in the Westphalia Hardware Co. stock to the Mathias Spitzley estate. Mr. Wieber recently purchased the garage owned by John B. Spitzley, and will devote his entire attention to that business.

Detroit—The Venus Specialty Co., 762 Penobscot building, has been incorporated to job men's and women's wearing apparel, with an authorized capital stock of \$10,000 \$1,000 of which has been subscribed and paid in, \$500 in cash and \$500 in property.

Flint—Leo C. McGuire has merged his auto accessories, tires, radio, etc., into a stock company under the style of Leo C. McGuire, Inc., 606 North Saginaw street, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Allegan—Burrell Tripp is remodeling and enlarging his department stores in this city. When work is completed Mr. Tripp will add \$25,000 worth of stock. A china and glassware department is to be added. New passenger and freight elevators are to be installed.

Allegan—George E. Tubah, until recently engaged in the hardware business at Wayland, died at his home in Wayland Sunday after a long illness. Mr. Tubah was born in Allegan fifty-five years ago and was the son of the late Charles Tubah, who conducted a tinshop in Allegan for years. He is

survived by his widow and his aged mother living in Allegan. Funeral services were held at Wayland Wednesday afternoon. Burial was in Oakwood cemetery, Allegan.

Manufacturing Matters.

Jackson—The Jackson Motor Shaft Co., Tyson & N. C. Belt, has increased its capital stock from \$30,000 to \$150,000.

Saline—T. M. Schurtz will remove his handle factory from Manchester to Saline and will employ at least ten men throughout the year.

Lansing—The Duffy Equipment Co., recently formed at Lansing, will manufacture church furniture and specialties in the old knitting mill at Williamston.

Persistant Primary Problems the Young Grocer's Quandary.

The primary, kindergarten question persists—why figure margin on selling price instead of on cost? This comes from a merchant of considerable practical experience:

"I disagree with this method for the following reasons: If I purchase an article for \$1 and sell it for \$2, I put my gain at \$1 which equals 100 per cent. gain." Another simply asks to be told why.

It seems to have taken the first man a long time to determine not to figure properly, for he attaches to his letter one of the Food Administration's 1918 cards on which a prominent sentence reads: "Percentage to be calculated on the selling price."

It would be about as reasonable to ask for a demonstration of why two plus two make four, so I shall pass that.

In a New England town a young man conducts a store. He writes that he hesitated to send his figures to Harvard for analysis, but he sends them to me. I appreciate the confidence, but frankly tell him that if he had sent Harvard his facts, he would certainly have received some splendid help before now. He need have no doubt as to inviolable privacy, either, because each statement sent in has all identifying marks removed and is known to analyzers only by number. But he has had only three years experience, is willing to learn, so chances are favorable.

The statement, copied here, shows he needs to learn a lot. Yet that need not discourage him. I can say that his story is kently reminiscent of my own experiences of thirty years ago. I was up against precisely parallel perplexities in those dark days of 1893-1898. Figures are:

Year 1924.

Total income, taken from daily register readings.

1 Labor (clerks, one, two part time)	\$528.59
2 Material and supplies	174.15
3 Merchandise bought for sale	\$12,334.62
4 Inventory, Jan. 1, 1924	4,086.21
5 Inventory, Jan. 1, 1925	3,641.55
6 For my household use	680.39
7 Interest on business	184.95

8 Taxes on business	75.20
9 Insurance, partly paid	129.57
10 Freight and express	\$473.77
11 Delivery (auto summers, horse winters)	173.37
12 Rents	355.25
13 Light and heat	201.10
14 Advertising	31.40
15 Contributions	83.31
16 Poll taxes	10.00
16 Poll taxes	10.00
17 Bad debts, depreciation, etc.	105.34
	\$2,731.62

Assuming that all figures are as given, and that my arrangement of them is correct, here we have expenses of eighteen and one-fifth per cent. I have no comparative figures, so cannot tell whether any progress has been made. I also have no facts relative to what is owed. But one thing is clear to me—however we view this business, the expense burden is too heavy for the environment.

I have withdrawn the item of freight and express from the column of expenses, because it does not belong there. Many times I have told why. The reason is that freight, express, parcel post or any other transportation charge on merchandise is a part of the cost of that merchandise. This is crucially important to understand. Misunderstanding or mishandling here may readily mean all the difference between success and failure.

Cost of merchandise always must mean laid in the store, ready to sell. Therefore, any cost of getting it there must be figured directly into cost. If you wish to do so for any special reason, you can keep a memorandum account of freight and express, but eventually it must be covered into either merchandise or fixture account—except in exceedingly rare instances.

When you receive merchandise from anywhere and get a bill to cover it, the first thing to do is add to it every item of cost of getting the goods into your store, plus any special or reasonable general allowance for shrinkage, leaking or probable depreciation. When all these things are included, you have laid-in cost. That cost is the basis on which you must figure. To compute your prices on any basis lower than that is to court disaster. Then all bills for transportation or drayage—whether you hire the hauling or do it yourself—belong to merchandise account. That gets those charges into cost, where they belong. Having put them into cost of merchandise, they cannot be included in expenses.

Here, for example, the figures I have included in expenses show over 18 per cent. If I were also to include freight and express, we should have an expense ratio of 21.37 per cent. Where would there be any chance to make money?

Surely any business of \$50 per day does not need a full time clerk besides the owner, to say nothing of two clerks part time. If a boy comes in on Saturday, that should be enough; \$30 per month or more can be cut from the item of labor. Item material and supplies should be scrutinized. I think it too heavy by half.

But the outrageous item is stock on hand. Think of \$3,600 to \$4,000 to do a business of \$15,000 per year. That shows stock turn of three to three and a half times. Moreover, this is New England, where supplies can be got from anywhere to anywhere over night. Stock in that store must not be allowed to exceed \$1,500. On a basis of 20 per cent. gross average margin—and I feel sure this business does no better than that—\$1,500 will provide for eight turns. It would better be \$1,200, providing for ten turns. But let us begin with reduction to \$1,500. Then we can take the next step.

Not knowing what is owed the bank, I cannot say just what difference such reduction of stock will make, but anyone can see that it will make a lot. At 6 per cent. interest, \$2,500 costs \$150 per year. And in this case, that is just \$150 thrown away, for the \$2,500 investment is not in the least excusable, let alone needful.

To cut stock that way requires determined courage. I know. I have been through it all. I started one January with the determination not to buy. I did not buy a thing until I had to have it. I picked up from my neighbors rather than carry many things seldom needed. Continuing until May, I took \$2,500 out of an \$8,000 stock. That left me with \$5,500, bills discounted, bank paid up. I did not increase that stock, even though the business grew to sales of \$90,000. To reduce needless stock is one prime road to independence. And such reduction reduces expenses all along the line—taxes, for example, also insurance.

I should have fuller figures from this young man. I hope he sends them, full statement of present condition, comparative figures for past condition. For there is much more I should like to cover for him. For now my space is exhausted; but if he will send me more, I shall go over it all again, covering much not now touched upon in his letter.

But let me say now that contributions of all kinds should be discontinued.

I think I know how this will strike him. He feels that to cut off the church and various societies will be to lose caste. But believe me, cast will be lost in failure. Neither the church nor anyone else will give you much thought if you go under.

So cut 'em all out. Be frank in your statement to the minister and others that you expect to resume when you are free from debt, but that now you have all the burdens you can bear. Get to be tighter than the bark on any tree. It will be the best thing you have ever done. You will need moral courage, but such courage begets character of the sturdiest kind—character that will stand you in good stead throughout your life—and it may be your financial salvation.

Paul Findlay.

Relations Strained.

Two microbes sat on a pantry shelf And watched with expression pained. The milkman's stunts and both said at once "Our relations are getting strained."

Essential Features of the Grocery Staples.

Sugar—The market is unchanged from a week ago. Local jobbers hold granulated at 5.80c.

Tea—The market has had a very firm week and almost every day the demand has been heavy. The news has continually come from primary markets of particularly Ceylon and India teas, telling of sharp advances there. Javas are also higher. These three teas are leaders in the market at present, but Japans and Chinas are also showing a strong undertone and some demand.

Coffee—Coffees are firm and show an advancing tendency. There are many grades of mild coffees, notably Maracaibos, Laguayras, Columbias and Mochas, which show advances of from ½¢ to 1¼¢ per pound. With the news of higher prices from Brazil, there has been advances in all grades of Rio and Santos. These coffees, however, have not advanced as much as milds. The advances are entirely due to conditions in Brazil. The jobbing market for roasted coffee is firm, with spotty advances for the week. Late in the week above conditions changed somewhat and the Brazil market eased off about ¼¢.

Canned Fruits—Fruits are firm except for pears. Few apricots can be had from any canner, especially in the top grades. Low grade gallon peaches are moving upward and are disappearing on the Coast. Apples are irregular in the East and in the West as canners have been trying to seek a level to stimulate buying.

Canned Vegetables—Confidential prices are often made on various vegetable where a canner has no suitable storage accommodations or is forced to sell a portion of his supplies to finance the balance. This places him at a disadvantage in dealing with a buyer who is apparently not keen on stocking up even at values which are undoubtedly low. It is a buyers' market in a number of items and the weakness resulting is felt in other branches of canned foods. Then, too, distributors have their maximum holdings in hand or under contract and are not forced to seek additional supplies. Lack of any comprehensive demand for replacement is keenly felt. No radical changes have occurred in peas, corn, tomatoes, string beans or other vegetables. Fancy corn and peas are firm although in fancy golden bantam inside prices are being made by Middle Western canners. That variety is weak while Crosby is firm. Under-grade peas are going at a wide range which is true of standard tomatoes. Some Southern 2s tomatoes can be had at 70c factory while others are confirmed at 77c.

Canned Fish—Spot Alaska salmon is steady at quotations. Buying for replacement is limited. Strictly fancy Columbia River salmon is cleaning up at the source. Other fish packs are quiet.

Canned Milk—Concentrated milk ruled steady all week without price fluctuation.

Dried Fruits—Dried fruits were more active in the jobbing field at the

opening of the week than at the close. An accumulation of buying orders appeared, and when these were taken care of there was a modified movement of all staples. Cooler weather and early snows are favorable for the dried fruit market, as they tend to speed distribution. When country roads are hard to negotiate dried fruits become more interesting to the consumer. Raisins made several ¼¢ and ½¢ advances during the week in bulk and package. Muscats and Thompsons are firmer. Packers find few offerings from independent growers, and as some are already short there is keen competition at primary points. The spot market feels this strength and is firmer in all grades. Prunes are still quiet. The market at the source is stationary, as there is not enough business coming through from jobbing centers to warrant an advance, but packers predict a higher market. Spot distribution is better, but old crop can still be had at irregular quotations and sometimes under the range quoted. Further withdrawals of peaches have occurred, leaving only one or two grades of fancy yellows and Muirs left in packers' hands. The scarcity is causing resales. Apricots are also firm in California. The local movement is light, as retail channels have not digested stocks previously purchased.

Salt Fish—The demand for mackerel during the past week has been small, of a routine character. There is not very much fat fish about the market, and buyers are waiting for that grade. Imported mackerel of the No. 1 and No. 2 sizes are still scarce. Here and there you can get concessions in mackerel, owing to the prevailing quality and light demand.

Cheese—This market continues firm. There is no pressure to sell. The market is healthy and strong throughout.

Provisions—The provision market has ruled steady during the past week, without any change in anything in the line of beef or hog products.

Review of the Produce Market.

Apples—Baldwin, 75¢@85¢; Talman Sweets, 90¢; Spys and Kings, \$1@1.50; Jonathans and McIntosh, \$1.50.

Bagas—\$2 per 100 lbs.

Bananas—7¢@7½¢ per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	\$ 5.15
Light Red Kidney	10.25
Dark Red Kidney	9.25
Brown Swede	7.50

Butter—The market has shown considerable weakness during the past week, but at the present writing fine creamery butter is unchanged from a week ago. There has been general pressure to sell and quite fair receipts. Buyers seem to expect lower prices, as they are comparatively indifferent to the market at the declines. Local jobbers hold June packed creamery at 47c, fresh creamery at 49c and prints at 50c. They pay 25c for packing stock.

Cabbage—85¢ 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—90¢ per bu.

Cauliflower—\$2 per doz. heads.

Celery—25¢ for Jumbo, 40¢ for Extra Jumbo and 50¢ for Mammoth. Frosts and unfavorable weather have seriously injured the crop.

Cranberries—Late Howes are now in market, commanding \$7.50 per 50 lb. box.

Eggs—Fine fresh eggs continue scarce and in spite of the high prices are taken in as fast as they arrive. There has been an advance of 2c per doz. during the week. Storage eggs are wanted to some extent. The prices of these are steady and show little or no change since the last report. Local jobbers pay 45¢ for strictly fresh, selling as follows:

Fresh Canded	48c
XX	40c
X	36c
Checks	33c

Egg Plant—\$1.25 per doz.

Garlic—35¢ per string for Italian.

Grapes—California Emperors, \$2.50 per crate.

Honey—25¢ for comb; 25¢ for strained.

Lemons—Quotations are now as follows:

300 Sunkist	\$11.00
360 Red Ball	10.00
300 Red Ball	10.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s \$4.50

Hot house leaf 20c

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—90¢ per doz. bunches for jumbo.

Pears—Anjou, \$2.25 per bu.; Kieffers. \$1 per bu.

Peppers—Green, \$1 per bu.

Potatoes—Buyers are paying \$2@2.25 per bu. From present indications the market will go to \$4 per bu. before the winter is over.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	21c
Light fowls	13c
Springers, 3 lbs. and up	19c
Broilers, 1½ lb. to 2 lb.	18c
Squash—Hubbard, \$2@2.25 per 100 lb.	

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

Tomatoes—California, \$1 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy	15c
Good	13½c
Medium	11c
Poor	9c

Don't Be Short or Long on Flour. Written for the Tradesman.

Continued reports of a large amount of wheat still unthreshed in Canada on account of unfavorable weather and lowered estimates of the amount of wheat Russia has produced and will be able to export, coupled with not any too free marketing by producers, are factors that have been responsible for the recent advances and present firm price position of wheat.

The comparatively high price of corn and very high price of potatoes are also influencing wheat prices. In fact, the generally high price of other food products will continue to be a factor in the price of wheat and flour for some time to come.

The lessened European demand for American wheat on account of excellent crops on that continent and the present comparatively high price of wheat and flour are factors that must be given serious consideration in determining the future value of wheat and flour and the advisability of purchasing in comparatively large quantities.

The wheat producer, in this section particularly, has been loath to accept less than \$1.50 a bushel for his wheat, while we understand in other sections grain has been marketed more freely. This, together with the fact the United States crop of wheat is actually nearly 200,000,000 bushels short of a year ago, coupled with the protective tariff of around 40¢ a bushel on foreign wheat, is making it comparatively easy for the United States producer to obtain a good price for his wheat.

There seems to be considerable difference of opinion among large handlers of grain and market experts concerning future prices. Many are predicting the large world's crop will certainly affect prices between now and next spring, tending to depress them; while there are others who take issue with this theory, believing the really short United States crop and the high price of other food products will result in present values being maintained and even advanced somewhat.

It will be readily seen from the present status of the market that wheat and flour purchasers will be better off to continue to purchase to amply cover trade requirements rather than in large quantity for distant delivery for speculative purposes.

From a personal standpoint we would not desire to be short or long of wheat and flour requirements under present conditions. The price may go a little higher; if it does, there is almost certain to be a reaction later on particularly if the growing winter wheat crop winters well and prospects next spring are for a large crop.

Lloyd E. Smith.

Rice—Domestic rice favors the seller in all positions. Spot stocks are light in all grades and are so sparingly offered that it takes premiums to secure the better types. Mills have few parcels for prompt shipment and hesitate to contract for definite deliveries as the harvest is uncertain. Foreign rice is in light supply, but is rather dull.

MEN OF MARK.

Thomas F. Carroll, Lawyer, Banker and Railway Promotor.

In the retrospective analysis of men of note with which the Tradesman has been concerned record has usually been made of successes in not more than one line of human endeavor or, at the most, of one dominating success complemented by others in minor lines, such records having been supplemented by comments upon the influences attending conspicuous achievements. It is accomplishment worthy of the name for an individual to have achieved in one line of endeavor results through his own efforts which might mark him as so notable among his fellows as to be entitled to consideration among those for whom this page is reserved. Application and thoroughness in the intense degree born of the necessities of the day and of strenuous competition have made of this the age of the specialist and those of this generation who have attained a conspicuous altitude among their fellows have, perforce, usually been men whose activities arriving at distinction have been circumscribed by attention to one venture. The Admiral Crichton of invention, manufacture, art or commerce is in this generation known only as a minus quantity.

The exceptions to the rule cited are rare and necessarily enrollment in that numerically attenuated category implies possession of qualities of a character to command respectful public attention. One whose name is appropriately so enrolled because of unusually strong personality is Thomas F. Carroll—a man who has exercised during five decades a marked influence upon six of the foremost phases of the life of his community—commercial, financial, transportation, legal, political and religious. His name is a tower of strength in the business world of his community. He dominates men through a pronounced influence upon their religious tendencies that directs, amplifies and broadens their business pursuits and modes of government. Within the scope of such a man's power possibilities for good or evil are practically unlimited. By him of whom this article treats they are exercised always for good, with results that will not fail in this and that will have their impress upon future generations in his city, his section and his State.

Thomas F. Carroll was born in Chili Center, near Rochester, N. Y., Nov. 23, 1854. His antecedents were Irish on both sides, his ancestors having originated in County Meath, Ireland. When he was one year old the family removed to Van Buren county, Mich., settling on a farm two and one-half miles from Lawrence. Mr. Carroll attended the district school and in 1869 entered the high school at Lawrence, being one of the first pupils to enroll in that institution. He pursued the English course three years, when financial reasons caused him to espouse the occupation of school teacher for two years. He then returned to Lawrence and took the position of

Assistant Principal in the high school in which he had previously been a student. He remained in this position three years, in the meantime devoting his spare time to reading Blackstone, with the aid of Bouvier's Law Dictionary, in the belief that he would pursue a legal career.

Mr. Carroll came to Grand Rapids July 1, 1877 and entered the law office of Hughes, O'Brien & Smiley as a law student. He was admitted to the bar Oct. 14, 1878, and subsequently formed a law partnership with Charles M. MacLaren under the style of MacLaren & Carroll. A year later he dissolved this connection and entered into partnership with I. M. Turner under the style of Turner & Carroll. This relation continued fourteen years

roll conceived the idea of constructing an interurban railroad from Grand Rapids to Grand Haven and Muskegon. This railroad, 55 miles long, was erected largely through the personal efforts of Mr. Carroll, who superintended every branch of the work from start to finish. He is now the only original director of the road living and acts as General Council for the corporation. This road has been a great convenience to the people and business interests of all the cities and towns located on the line.

Mr. Carroll was a director of the Fifth National and Commercial Savings banks for more than twenty years. He is now a director of the Grand Rapids Savings bank, the Grand Rapids Trust Co., the Grand

and has declined to enter into many of the sports which professional men as a class are wont to espouse. He attributes his success to hard work, which all of his friends concede as true, because he has been a patient worker all his life.

A marked peculiarity of Mr. Carroll is his close resemblance to Ex-Secretary of State Hughes. He has been taken for the distinguished statesman many times and bears the honor with becoming modesty.

Mr. Carroll has been identified with many large financial transactions and legal controversies. He represented the Cambria Iron Co. in the long drawn out negotiations the city conducted prior to the purchase of the Hydraulic Water Co.

In whatever he did there was, together with a testy self-will, a largeness of vision tinged by the sense of public service. He invariably does his whole duty as a citizen of the city of his adoption, for whose welfare he will battle to the very end of his long and useful life.

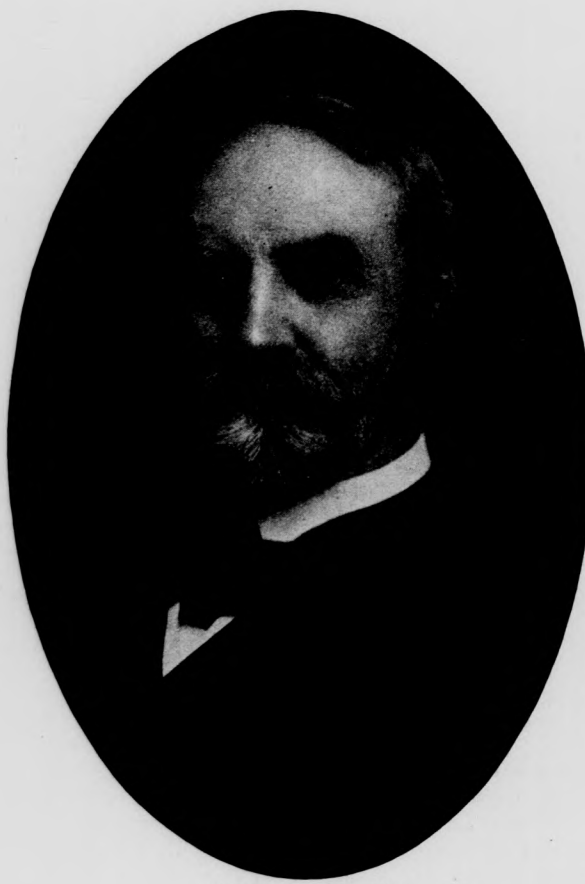
In the constant battle for individual rights, Mr. Carroll has been a familiar and valiant figure. His voice has been heard on every contested political or social question for the last half century. Whether one agrees with him or not, one can but applaud his courage and the stoutness of his defense of any cause to which he gives himself. Even his age does not appear to dim his discernment or diminish his ardor. It is never in any self seeking that he comes forward. It is for his city, his country or for a principle which has no national boundaries. Freedom has always been his watchword; freedom in trade between countries and the fullest possible freedom for the individual consistent with equal rights and opportunities for all.

These are the achievements of a man who started at the bottom of the ladder and by hard work and native ability has forced his way unaided to the top, so that to-day he is regarded as a Captain of Industry—first and foremost in the legal, financial and industrial world. No one can talk with him a moment without being impressed with his dynamic force and winning personality.

Outrageously Unequal Postal Rates. Written for the Tradesman.

As an example of the inequality of the postal rates put in operation April 15, 1925, we discover that it now requires six cents postage to carry an ordinary sized copy of the Tradesman when remailed by a subscriber, instead of two cents as formerly. This would amount to \$3.12 per year; more if any edition is larger than 32 pages. Four cents used to carry three copies in one wrapper; now fifteen cents postage is required. The recent anniversary edition was priced at twenty-five cents and required thirty cents postage if re-mailed by a subscriber. What can we do?
E. E. Whitney.

If you can get nothing of value or profit out of your trade paper, the fault is with you. The value is there for anyone who can read and who will think about what he reads.



Thomas F. Carroll.

and proved to be a very happy one for both parties. It was dissolved by the death of Mr. Turner on April 18, 1895. Mr. Carroll then formed a partnership with Joseph Kirwin under the style of Carroll & Kirwin. A few years later George Holloway was admitted to partnership, when the firm name was changed to Carroll, Kirwin & Holloway.

Mr. Carroll was Assistant Prosecuting Attorney under Mr. Turner for four years from 1882-1886. He was appointed by Mayor Sweet on the Board of Appraisers. The other members of the Board were John Widdicombe and Edward Lowe. He was Postmaster of Grand Rapids for four years from 1895 to 1899.

About twenty years ago Mr. Car-

roll conceived the idea of constructing an interurban railroad from Grand Rapids to Grand Haven & Muskegon Railway Co.

Mr. Carroll was married in 1880 to Miss Ella M. Remington. One son was the fruit of this marriage, Charles Carroll, who is engaged in Agricultural Experimental work at South Haven. Prior to taking up this work he spent three years at Notre Dame and two years at the Michigan University. He is married and has three sons. Mrs. Carroll died in 1882 and in 1889 Mr. Carroll married Miss Julia A. Mead. They have one daughter, Katherine, who is now married to Joseph Lee. They have a son and a daughter.

Mr. Carroll denies that he has any hobby, which may be true, because he has been a hard worker all his life

NATIONAL CANNED FOODS WEEK

Every week should be **Canned Foods Week** but November 9-21 is a **Special Event**—at this time Canners and jobbers are enthusiastically behind this movement and the live merchant will take advantage of this enthusiasm.

DO SOME REAL PLANNING FOR THIS EVENT

Decorate your windows and store—make this advertising work for you twenty-four hours of the day—cut a few cans of quality canned foods and display them in glass jars on center tables.

Advertise in your newspaper and by hand bills—placard your trucks and store front.

Enthuse your clerks who sell the goods—tell your telephone clerks and truck drivers to talk **Canned Food** bargains to every customer.

Make Special Prices for these two weeks, but sell at a profit—it is turnover that counts.

Forget the One Can business for these two weeks and concentrate your efforts on the **Half Dozen and Case**.

Put Some Real Pep Into This Sale—You will make a lot of profit and will stimulate your general business—and will give your community and competitors something to talk about.

START NOW and WORK FAST

National Canned Foods Week

NOVEMBER 9-21

AGAIN THE GERMAN OGRE.

Once again the German ogre has been trotted out, and before Hal-lowe'en, too, to scare the patriots of this country. This time it was in the form of a menace to the domestic dye and chemical interests. As is well known, the organic chemical industries in Germany, which were always in close alliance, recently accomplished a merger with a view of acting in concert in the export field. It is now given out that they are trying to get a better foothold in this country by establishing branches here in opposition to the domestic concerns and that they will be able to get the better of the latter because of the patents they own. It is true that these patents were sequestered by the Government and turned over to the Alien Property Custodian, by whom they were sold to the Chemical Foundation. The latter, in turn, has offered them to all American manufacturers wishing to make use of them. As against this is the well-known fact that the German patentees purposely worded their patent applications in many instances so as to deceive any who might wish to counterfeit them or reproduce the substances mentioned. This has merely made the job harder to turn out a lot of the dyes and pharmaceuticals which the Germans used to supply. As it is, the domestic dye makers have succeeded in supplying about 95 per cent. of the country's needs and in building up a very respectable export trade. All of this is said to be threatened by the new German invasion, although it is not very clear how products are to be made any cheaper in this country in factories owned by foreigners than in those owned by citizens. And the Germans, in acting as charged, are only following the example set by American concerns which have long had branches abroad, and that of the French, Belgians, British and others which have branches here.

There are some, however, who recall the ruthless methods of the Germans before the war and who honestly believe they can be again applied so as to throttle the domestic organic chemical industry. They can be reassured by recalling what has happened since. In the pre-war period the German chemical concerns choked off small establishments here by cutting prices below cost, by bribery of chiefs of dyeing rooms and by refusing to sell any particular dye especially wanted unless all the dyes required were bought from them. The two last-mentioned methods cannot now be pursued here. Concerted action which led to the formation of the Textile Alliance put a stop to the one, and the law is operative against the other. As to the first mentioned, the fact now is that the German trust would have to fight a combination whose resources are equal, if not superior, to its own and which has been able to meet it on even terms in foreign countries. There is virtually no competition among the domestic concerns. The biggest of them was even cited some time ago to appear before the Federal Trade Commission as being a monopoly, al-

though nothing further seems to have been done in the matter. How big a concern it is may be inferred from the fact that, for the year ended Dec. 31 last, its income after deducting Federal taxes was \$18,539,961. After paying 7 per cent. on its preferred stock and \$4 a share on its common, it had a surplus for the year of \$7,078,131. Its total surplus at the end of the year was \$141,288,099. Surely this is a great showing for an "infant industry" and ought to demonstrate its ability to give the Germans a good run for their money.

CATCH ON TO SORRY JOKE.

The inheritance tax is a capital levy. It is nothing else. The Government simply waits until the property owner is out of the way and unable to fight or protest. Then it steps in and helps itself.

It is not the usufruct of capital that is taken. That we are accustomed to. A certain proportion of income, we feel, the Government is entitled to. An inheritance tax of 5 per cent. is equal to an income tax, under ordinary conditions, of 100 per cent. The rates run as high as 40 per cent. and in many cases a State tax is added to the Federal tax.

This actual wiping out of capital and its earning power is recognized as uneconomic. It is recognized as such when there is talk of a capital levy. But, by some curious twist, when this capital levy takes the form of an inheritance tax the same destruction of capital power is winked at by our lawmakers.

The people of the country are beginning to catch on to the sorry joke. Opposed as they are to capital levy in theory and in practice, they have found that it exists in this democracy under a different name.

This realization accounts in some measure for the widespread demand for the repeal of Federal inheritance taxes. President Coolidge has announced himself in favor of the repeal. Thirty-two state governors have signed a protest to be presented to the House Ways and Means Committee. Business organizations are lining up behind the movement.

So far the opposition has not struck root in the fundamentals of the issue. The patent injustice of double taxation by state and Federal governments is the first point to be exploited. It is argued that this resource should be left to the states.

But the inheritance tax by the states is no sounder in principle than the same thing on the part of the Federal Government. Still, this battle must begin somewhere. Repeal of the Federal law will be a good beginning. This is what the country hopes Congress will do. This is the issue upon which the House Ways and Means Committee is already showing signs of boggling.

The Delano committee of taxation experts reported in favor of continuing the Federal inheritance tax for six years before repealing the law. To most persons it will seem obvious that what should be abolished six years hence should be abolished now. Na-

tional finance is not to-day in a state of emergency. Anything in the way of taxation goes when emergency commands. None now exists.

The evils of the death tax also include those of an indirect nature. The effort to escape the levies has given rise to the practice of forestalling the collector in ways which mean the taking of capital from productive enterprise. This complicates the already vicious circle. Higher and higher piles of dead money.

European nations may stand in pressing need of a capital levy to rescue them from the financial morass in which many of them are floundering. That is for them to decide. Americans are convinced that no such necessity faces this country. They have awakened to the fact that they have a capital levy in this death tax. If Congress does not respond to the demand for its repeal the country is going to know the reason why. The attempts of Representative Green and others to explain themselves have not been convincing.

COTTON AND FABRIC PRICES.

In cotton, the great surprise came at the beginning of last week, when the Crop Reporting Board's estimate of the yield as of Oct. 18 was issued. Despite the indications afforded by weather conditions, there were quite a number who clung to the belief that the crop would be gauged as even lower than in the report of a fortnight before. When, therefore, the reverse was announced there was a gasp of astonishment, followed by some angry utterances. More opposition also developed against the practice of issuing fortnightly estimates during a season instead of monthly ones. But, for trading purposes, the new estimate of 15,226,000 bales stands until changed by later reports. It betokens a yield of 164.7 pounds to the acre on a total of 44,231,000 acres. The report led to a quick drop in cotton prices and established new levels for the season that are apt to be permanent unless future reports change the prospects, which seems unlikely. An immediate effect of the crop estimate was to reduce the prices of gray goods, although not to the extent that would have been the case had the Southern mills been operating in the usual way instead of being curtailed by lack of water power. Quotations on the cloths are stronger for immediate delivery than for forward business, but trading is restricted. Finished fabrics are, however, passing in fair volume through distributing channels, and this fosters the hope that, with easier prices, mills will be enabled to keep more active. Knit goods show little new feature, with the exception of a rather acute demand for heavyweight underwear and a surprisingly good business in full-fashioned hosiery for delivery early next year.

Shorter hours on the job appeal to all clerks and to many proprietors, but the merchant who is always looking for a chance to close his store earlier forgets that shorter hours may mean shorter receipts.

WOOLS AND WOOLENS.

A slightly rising tendency has been observable in certain wools, mostly of the medium variety, which are now in particular demand. This has been perceptible in auction sales abroad and, to some extent, in private sales in this country. In Australia the results appear to have been sufficiently encouraging to warrant increasing the auction offerings 10 per cent. this month and next. The recent happenings in the wool market have led some in the trade to guessing on the probable trend. In general, it is believed that there will be no notable changes in price for the remainder of the year. After that, what will happen at the January auction sales in London will probably determine matters. Despite the large stocks available, the material seems to be held in strong hands and to be let out only when prices are satisfactory. In this country sales are rather slow, supplies being called for only as needed. Some duplicate orders for spring have come to the mills, but not as yet for any large volume. Clothiers are buying in a piecemeal way, following their customers in this respect. This is true despite the fact that certain mills have advanced some of their fabrics, especially a few wanted varieties of worsteds, from 5 cents to 10 cents a yard. Women's wear lines are moving slowly, although certain weaves are showing signs of popularity. There will, doubtless, be more activity displayed in these lines later on, particularly as many of them are novel and well calculated to appeal to the popular fancy. As soon as the present season's offerings are well out of the way the spring fabrics will loom up in better shape.

LITTLE BRIGHTER OUTLOOK.

October, as a whole, proved a pretty good trading month all over the country. What hesitation there was at the beginning of the period, due mostly to the weather uncertainties, was disposed of in the last two weeks, and the cold spell served to impress on many the need of attending to seasonal requirements. Buyers found it necessary to make frequent trips to market to replenish thinned stocks. The greater part of the business for strict holiday requirements has also been placed, and retail buying of this class of goods has been started. Most dealers, however, wish to dispose of stocks of other than articles for gift purposes before the sales of the latter get under way. It is a favorable sign of the times that collections continue to be quite good, indicating that business conditions are sound. The circumstances mentioned have had their reflex in the primary markets, which show a greater confidence and hopefulness than for some time past. Excepting where values of raw materials have not been stabilized, there is shown more of a disposition to enter into forward commitments because of the belief that favorable conditions are well nigh assured for some months to come. But there is no tendency to overbuy or indulge in speculative activity. Experiences of the very recent past are sufficient to overcome any such inclination.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Looking back forty years or more ago I recall nine merchants at Lowell who certainly left a lasting impress on the mercantile life of the town. They were Charley McCarty, John Giles, Chet Stone, Norman B. Blain, Hatch & Crow, Geo. W. Parker and Hunt & Hunter.

McCarty was a natural born trader. No matter what the farmer brought into town, Charley would buy it, whether he could unload it or not. I do not think he ever bought much stuff he could not move at a profit, but he made it the rule of a lifetime to purchase anything a farmer might bring to town, so that the grower might have no reason for asserting that Lowell was not a good market. It should be remembered that Lowell drew patronage from a much larger territory forty years ago than it does now. The Lansing branch of the P. M. had not then been built and farmers who now go to Lake Odessa then sought an outlet at Lowell. On the North Belding was then in her swaddling clothes and the growers in that section divided their sales between Greenville and Lowell. Charley McCarty was the Poo Bah of Lowell. He sold groceries and handled produce. He was a miller and a banker and sunk thousands of dollars in enterprises which he was too busy to give personal attention. He told me one day that he had been a bank director several years and never attended a meeting of the directors. I remember telling him:

"Charley, if you will look in your dictionary and turn to the word 'director' you will find the definition of the term is 'one who directs.' You have no business to serve as a director unless you live up to Webster's interpretation of the term. Unless you right about face, you will sometime have occasion to regret your neglect and indifference."

Inside of three years I received a call from my friend, who handed me a letter from the banking department, stating that the assessment on his stock in the bank was \$4,000 and inviting him to settle inside of ten days.

"What do you propose to do about it?" I asked.

"Pay up, of course. If I had acted on your advice I might have escaped this penalty, but I depended too much on my associates and lost out."

John Giles was a different type of man, but sporting blood coursed his veins also. He made a fortune selling groceries in Lowell and then engaged in the wholesale grocery business at Detroit with Dennis McCarthy and John Rooney under the style of McCarthy, Rooney & Giles. McCarthy was a man of small business capacity, but Rooney had acquired some good mercantile ideas as a partner in the wholesale crockery house of R. W. King & Co., of Detroit. As I recall the adventure—which sated fifty-one years ago—Mr. Giles lost inside of two years \$35,000 of the \$40,000 he invested in the ill fated Detroit ven-

ture. He returned to Lowell and re-engaged in the retail grocery business, acquiring a comfortable fortune before he died. He was a man of broad ideas and the soul of honor. He started many young men clerks on the right road to a competence and took much delight in recounting the number of men who achieved success as the result of his tutelage. When he once made a rule, he never deviated therefrom.

Chet Stone conducted a dry goods store for many years. He was the personification of good nature and good-fellowship. He was too good natured and altogether too optimistic for his own good. He lost \$5,000 in a bank failure and had to pay \$5,000 additional assessment on his stock. Younger men drew trade away from his store and he died in reduced circumstances.

Norman Blain was a dry goods merchant who dealt fairly and loved his business. He was the first Prohibitionist I ever knew. He took an active part in all local movements having for their object the growth of the town and the betterment of local conditions. He was very tenacious of his own opinions and had the courage to express himself on any topic on which he felt strongly on the least provocation. He was a strong advocate of local and State organization of retail merchants and local building and loan associations, to both of which subjects he gave much thought and study. Few men in Michigan were better posted on the humanitarian side of the building and loan association than he was. Business reverses came to him late in life, but he kept his courage, removed to California and made himself an important factor in the town in which he located until he died.

Hatch & Crow were the merchant millers of that period. They both became rich in the milling business, but misfortune overtook them and they both died poor.

George W. Parker was a successful dry goods dealer and wool buyer. He was a great joker and played many good natured pranks on his friends and customers, which are still recalled by people who lived in the village at that time.

Hunt & Hunter were successful druggists who reflected credit on their profession.

E. A. Stowe.

Holiday Buying Getting Active.

In many lines of apparel, as well as those coming under the strict heading of novelties, active buying for the coming holidays has started. Silk underwear, hosiery, house robes, sweaters, golf hose and other merchandise of a gift nature are being bought for holiday delivery, with the volume of such orders growing daily. There is also a substantial last-minute business coming in for toys, with dolls and wheel goods well to the fore. Nothing has developed to change the opinion of both manufacturers and retailers that the holiday business of the stores will set new records. The former in many cases are sending out special advices to the retailers asking that orders be placed without delay.

The Coffee Situation To-day at a Glance.

Written for the Tradesman.

The writer has always contended that the result of the current crop of Mild or Central American coffees (Bogotas, Guatamalas, Maracaibos, Bucaramangas, etc.) would regulate (temporarily at least) the spot price of Santos grades of coffees. In other words, if the Bogota crop, that will be available for the roaster about Jan. 1, is of good character and deliveries normal (this is conceded), the temporary abundance of this grade on the spot market will affect the price of spot Santos coffees. The question for the past two months with the roaster has been: "What about the Bogota crop and the Magdalena River?" The following is an excerpt from a letter received from one of our Columbian friends:

"The latest advice I get from the Columbian growers is that the crop should start to move freely about the second week in November, coffee that should reach New York from the end of December on. This, provided navigation on the Magdalena River, which is now good, should continue that way, as otherwise free arrivals would be delayed until about February or March. The river, however, works in cycles: four years in succession it suffers from dry seasons, and for four years following it has good water all year round. We had the end of the four year cycle of low water two years ago, and are now in the second year of the high water cycle, so if history repeats itself this year navigation should be good."

You can now see why the roaster is watching the development of the Bogota crop this year with minute interest. All character spot coffees might again advance between now and December, but, no doubt, the turn of the year will see an easier situation—temporary at least.

Of course, it is too early to predict the condition of the current Santos crop, as their harvest period is not until our Spring. However, the following is an excerpt from a letter received to-day from one of our South American friends:

"Flowering continues, as anticipated, in patches, and is and has been good in some parts, irregular in others, while certain districts are behind. It has been raining again, which should have been beneficial. On the other hand, we have had several cold days with strong Southern winds which can not have done any good if gone up-country. This the future can only bring out."

"Frost rumors" are received most every year, but only once during the past four years have these rumored frosts affected the Santos coffee crop, so very little credence should be given to these rumors.

In other words, we should experience a "dip" in the coffee market around the later part of January or February, followed by a slight gradual advance as the surplus Central American crop becomes exhausted, with the general status of the future coffee market entirely dependent upon the future Santos crop.

If Santos should produce this year better than 10,000,000 bags of coffee, of average quality, lower prices are inevitable.

P. F. Walsh, Jr.,

Root Crops Pay Best When Marketed Promptly.

Traverse City, Nov., 3.—Less than fifty years ago farmers of the Grand Traverse region often boasted that the digging of root crops might be postponed in the fall until the opening of the following spring. Snow that covered the earth in October of each year before it had been frozen protected the potatoes, turnips and like vegetables until the advent of spring. Railroads had not been provided for the region, and as the local market could not consume the products of the fields, many plantings of tubers were not opened. Farmers of later years learned that it is more profitable to dig and dispose of their crops as quickly as possible after the tubers have ripened. In several districts the public schools have been closed and pupils are at work in the potato fields.

Winter opened earlier than usual this year and only 50 per cent. of the year's yield of apples and potatoes have been gathered. Rain and snow have fallen on alternate days during the past week. Dirt roads are badly cut up and farmers experience many difficulties in marketing the products of their fields. Still the railroads are loading from fifteen to twenty carloads of apples or potatoes every day. Prices have advanced and it is expected that potatoes will bring \$4 per bushel before long to the producer.

Owners of chain stores seem to be well established in this city. Woolworth and Penney operate large, modern stores, while the A. & P. and Fick have less important establishments. Fick owns ten grocery stores. Twelve bakeries supply the demands of local and suburban communities. The A. & P. stock obtains its baked goods from Detroit and a bakery in Milwaukee furnishes many grocers with cakes of various kinds. The Hekman Biscuit Co., of Grand Rapids, has established a substantial demand for its products through local dealers in groceries.

George Jewett, formerly the manager of the American Express Co.'s business in this city, was retired from the service of that company several months ago with a pension. He enjoys vigorous health and although he is well situated, financially, he is seeking employment. Mr. Jewett owns valuable real estate located in Grand Rapids. A sister is a teacher employed in the public schools of that city.

Traverse City is deeply interested in the progress of the pavement now under construction between Manistee and this city. The job has been finished between Manistee and Benzonia.

Arthur Scott White.

The Women Are Not Neglected.

Women and girls are not neglected in the novelties that are now being put on the market for the holiday seasons, and this is just as true of sterling silver goods as it is of other lines of merchandise. One of the big silver-smiths with salesrooms here is offering a novel type of cigarette case for women that is very popular abroad. It is made in an unusual and attractive shape, and is set off with a cord handle and tassel to match. It retails at \$17. Similarly trimmed with cord handle and tassel is a small circular compact of sterling silver that retails at \$12.25. It contains a rouge plaque and loose powder in separate compartments. To retail at \$11 is a somewhat similar article without the cord and tassel. It is designed especially to slip into a purse or pocket.

SHOE MARKET

Creative Ability Necessary in Successful Display Work.

The common place window display can be likened to the poor, since it is with us always. Almost any man can trim one. The more experience a man has, the more likely he can turn out an ordinary display "in his sleep." The unusual window display is quite a different kettle of fish. That is why it is unusual.

It is too much to expect the average footwear window to be a knockout. We all have our ideals and we all take pride in our work, in one way or another. It is hardly probable, however, that the average man who has window decorating as a part of his job can devote the proper amount of time to the work to enable him to do himself justice. Still even he, just the average fellow, acquires some real interest in the work and has his momentary dreams of knocking the town dead with a display some day.

As in plenty of other lines of work, the average man handling window decorating is not a trail blazer. If he were, he would not be an average man; he would be a leader. Still, he has to extend himself once in a while—he cannot go along doing his work always on the same dead level which attracts no unusual attention. He has his dreams, and they are real dreams, too. Only he seldom follows through and carries out an idea from one of those dreams. Instead, when he does extend himself it generally comes from seeing a window display somewhere that he could copy or adapt.

I used to wonder why more men in window display work did not do original work; why they developed so little—just kept on putting in and taking out the same old cut-and-dried displays. It is curious, but the reason why I kept on wondering about this for years was precisely the same reason why those men kept on working in the same old rut. I neglected to concentrate my mind on the question, and they pursued the same easy course.

This week I have taken for my subject the unusual display. It is an important subject and not to be overlooked in any series of instructive articles such as this. It is a subject, however, which is difficult to present in the most helpful way. I could do far better if I could talk about it, because, instead of telling how to proceed, what to do, the first and most vital task is to get the reader to think. That is the real problem. Get a window display man to actually concentrate his mind on producing an unusual display and to carefully think out his possibilities, and the rest is easy; because all one can do besides is merely to make a few suggestions.

Now, on the subject of thinking out unusual displays, the first question is where to start. I have intimated that the big end of the job is thinking out the display. Granted this is so, does it not follow that there must be a right and a wrong way to start this thinking. Just to sit down and try to think up an unusual idea at random does not seem likely to accomplish much—at least not for the average

man. A creative genius might get away with it. And that thought immediately raises the question as to just how a creative genius usually is anything but spontaneous ability; generally it is well grounded upon a lot of patient, methodical training. You may be sure a creative genius, when sitting down to deliberately think out an unusual window display, would start thinking along definite lines leading toward his object. New ideas may not come at once. But they will pop up unexpectedly later on as the direct result of concentration. This is a well known fact admitted by all psychologists.

To begin with, the commonplace window display is just a conglomeration of merchandise placed in the window in some sort of order and "decorated" with a few display cards. This is our starting point—we aim to put it behind us, temporarily at least. For our first step toward the unusual, here is suggestion No. 1.

Instead of the usual clutter of miscellaneous shoes that go into the average display, suppose we decide upon neat unit groupings of shoes divided off in separate units through the use of dividers. Devote one group to business shoes for dry weather, another unit to the heavy waterproof sort for rainy days. Evening dress footwear is another unit, slippers to form another. Heavy footwear for hunting, sports, etc. Devote one side to a showing of women's and misses' and the other to men's and boys'. Put in a special setting for this occasion. Make the front look different than it ever did before. Get right down to brass tacks and get your brain to working. Think up something new and unusual. Make your window displays different from the other fellow's.

For another step remember that the pulling power of every window display, of whatever character, unusual or otherwise, depends largely upon a good general effect. This comes from getting good balance and proportion between the main idea the window expresses and the general merchandise arrangement. This may seem a trifle vague, but think it over. Your window must not be all idea and mighty little merchandise, nor the opposite. Suppose you went to a county fair and saw a hair-raising exhibition of parachute jumping from an aeroplane, but no horse races and little in general to identify it as a county fair. You would be disappointed, and even the stunts of the aviators would fail to interest you greatly. On the other hand, if you were to go to a fair where they had "everything," you would be full of enthusiasm. And there you have the key to this very important matter of getting balance and proportion in your window display without crowding or permitting one element to over-shadow another.

May Buy Rubbers Earlier.

Purchasing of general lines of rubber footwear by retailers is expected to begin earlier than usual this year, although it is not thought anything big will be done in the aggregate until the early snows make their appearance. Reasons advanced here yesterday as to

why earlier buying of this merchandise is looked for included both the shortage of it in the hands of retailers and the probability of higher prices after the turn of the year. The manufacturers' year on this merchandise begins on Jan. 1, and about that time adjustments of prices to meet the advanced quotations in the crude rubber market are probable. With the crude material so much higher than it was a year ago, every indication points to substantial advances in the finished goods. Early buying of them, with a view to beating the advance, is therefore looked for.

Fancy Eyelets in Favor.

The most interesting news in eyelets to-day is the number of fancy eyelets that are being used in shoes, mostly men's brogue shoes. Fancy shoe eyelets are not new, for such eyelets were made at least fifteen years ago. After a period of twelve years with little demand, about three years ago shoe manufacturers began calling for something different in eyelets. This has resulted in the adding of new designs and there has been a steady increase in demand, last September being the banner month.

There is now quite an assortment of special designs to choose from and, therefore, no difficulty in finding something that will look attractive on the shoe and give the effect desired. This is strictly a style proposition which may change over night, but at the present time there is a brisk demand which is well taken care of by the eyelet manufacturers.

Are Speculating in Hosiery.

Complaints are heard from the local knit goods trade of the efforts being made by speculators to make a clean-up on full-fashioned silk hose. Men with no pretensions in the matter of hosiery experience or knowledge have somehow or other managed to get their fingers in the pie, according to the current special news letter of the National Association of Hosiery and Underwear Manufacturers and some of the smaller selling agents, on whom the activities of fly-by-night purchasers seem to be concentrated, have received requests for goods from all manner of persons. It takes no imagination, the news letter says, to appreciate that this kind of influence on the market is by no means a good one.

Some of the speculative purchases run into large quantities, one such "buy" recently being 20,000 dozen goods for quick delivery.

Hosiery Uncertainty Exists.

Although it is not unusual in any trade to hear a number of differing opinions expressed as to what is selling and what isn't, it appears that there is more of this uncertainty afloat now in the women's hosiery field than for some time. In some quarters the assertion is made that there will be more than seasonable falling off in the movement of sheer goods, and that with it will come an increased call for blacks. Against this is the expressed belief that chiffons will continue to go well, and that there is little reason to doubt the continued vogue for colors, especially after the turn of the year. On the latter side of the question is one of the best posted men in the business, who is willing to stake his business reputation on this belief.

Not Much Change in Shoes.

No great change has come about in the local wholesale shoe situation lately. Some improvement in advance business, for delivery during November and December, was reported yesterday, with the sales manager of one of the most important houses telling of the best week of this kind of business so far this season. "At once" business also is keeping up well, from all accounts, although in some quarters the demand for women's shoes is not quite so good as it was last month. This was thought to be due, at least in part, to the fact that, with the styles in women's footwear less varied than they used to be, retailers can take more chances in filling up their stocks. They seem to have done enough of this to make further buying unnecessary for the time being.

Appeals Court Decision.

A case is pending in the higher courts of Missouri involving a Kansas City ordinance prohibiting sleeping quarters above any garage in which more than three motor cars are kept. One of the hotels in the city is contesting the ordinance. The hotel lost the case in the lower court and was also refused a new trial. It has now appealed to the higher courts.

SHOE RETAILERS! MAIL THIS COUPON TODAY

Herold-Bertsch Shoe Co.,
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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.

Cheap Buyers and the Meat Trade.

Bargain hunters, clever buyers and cheap buyers are terms that are used rather loosely and perhaps you may sometimes be classified by some of the merchants as one of the above, when in reality you belong in a different classification. When persons seek an article at a low price but do not consider the quality which it possesses and then fail to make a comparison with the quality of a higher priced article we may then consider them as a cheap buyer merely looking for something with a low cost. Whereas a shrewd buyer is one who considers the quality, conformation and condition and the price when making purchases of meats. Once a Scotchman who was considered a clever buyer was attracted to an article marked \$10. He thought a few minutes and said to himself, the seller wants \$8, he will take \$6, it is worth \$4, so I will offer him \$2. The bargain hunters are those who are looking for low prices, but are always considering the quality to a certain degree and may thus be considered as one between the clever and the cheap purchaser. It is the cheap buyer who has the greatest disastrous effect on the meat trade, for all merchants realize that during this age there are many who are limiting their budget for the necessities of life so that they may receive a greater number of luxuries. Here is where the retail meat dealer puts into use the human psychology and advertises his wares at low prices. The cheap buyers scan the newspaper for these stores and make haste there for their provisions. In order to supply this demand naturally the retailer must purchase his merchandise at a low cost. This as regards beef calls for a cheap carcass, and such are only received from cheap cattle, which are of the dairy type or poorly fed and bred animals. With the acceptance of this grade of meat at a low price, it naturally follows that an inferior product will produce much dissatisfaction. Furthermore, the trading in this grade of meat, if it is advertised and sold as of a higher grade than it is, reacts seriously on those who are handling the superior product which commands a higher price. In all, because of the demand for the poor grades the relative value increases while that for the best decreases, thus working a hardship on the producer who is endeavoring to produce a high grade commodity. Become a shrewd buyer by getting real quality and at the same time allow the farmer who is engaging in the raising of the high grade animals to receive his just share or value for his wares. This will help to stabilize the meat industry.

Warns Consumers Against Ground Meat.

Don't buy ground meat unless you deal regularly with a reliable butcher or have the meat ground in your presence." This is the warning of James W. Kellogg, director, Bureau of Foods and Chemistry, Pennsylvania Department of Agriculture, prompted by the prosecution of seven cases during September where ground fresh meat con-

taining sulphur dioxide was being sold. The safest way for the meat buyer to avoid this ground meat containing injurious chemical, the director tells consumers, is to buy from a reliable butcher regularly or insist that the butcher grind the meat after a piece has been selected for grinding. Otherwise, there is a chance that meat scraps will be used. Meat scraps are sometimes treated with chemicals to make them appear as fresh meat. The scraps, he explained, sometimes tainted and turned black, are chopped up, dusted with sulphites and run through a grinder by some irresponsible butchers. The sulphites cause the meat to take on the bright red color of fresh butchering. He explained that the great majority of butchers are reliable and conduct clean, sanitary shops, and that only a few cases require prosecution.

Fashion's Influence on Furs.

Not for some time has fashion drawn a sharper line of demarcation between what's what in furs and what isn't than it has this season. In the trimming furs, for instance, makers of coats were said yesterday to be purchasing wolf and squirrel quite freely, while they are going very slowly on red fox. Not so very long ago, red fox was quite the thing to set off women's garments. In the so-called fancy furs the same thing holds true. Silver fox seems to be gaining ground with the advancing season, while Russian sable and fisher, to name two other varieties, are dragging badly. In the staple coat furs the best business is still being done on Southern muskrat and raccoon, followed by Northern muskrat. The Northern "rat" is being bought both for natural use and dyeing.

Evidently Destined To Have a Large Sale.

The Skinner Manufacturing Co., of Omaha, has placed on the market a new breakfast food which is evidently destined to reach a commanding position in the trade. It is called Raisin-Bran and is a combination of bran, whole durum wheat and raisins. It is very appetizing as a breakfast food and is an excellent substitute for bran in the making of bran bread, because the product is much more moist and palatable than where ordinary bran is used. The use of raisins makes an especial appeal to children, who sometimes reject the attempts heretofore made to popularize breakfast foods in which bran is the main ingredient.

May Feed Citrus Pulp To Live Stock and Poultry.

Tallahassee, Fla., Oct. 23—Florida's citrus crop may be used for another purpose than supplying millions with luscious fruit—as a food for hungry livestock and poultry, for instance. A Texas manufactory has written the Department of Agriculture asking for information as to where citrus pulp may be obtained for dehydration purposes, the product to be used for livestock and poultry. Officials of the Department referred the Texas concern to the State Marketing Bureau at Jacksonville. Meantime, the State Chemistry Department is being consulted regarding the exact food value of dehydrated orange pulp.

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The best all purpose flour.

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STEADY SALES



FINANCIAL

Fogysm Drives Many Concerns Near the Rocks.

A year or so ago a statement of earnings and a balance sheet of a company known a generation ago as the leader of its industry were shown to a downtown banker.

"Something is radically wrong," declared the banker. "No more than a casual glance is required to show that this company is headed for disaster."

The figures covering earnings for a period of about ten years revealed a steady and alarming decline in profits. High earnings during the war were to have been expected, of course, and a slump in 1920 would not have been strange, but such a steady shrinkage of business needed something more to complete the explanation. Net earnings on the capital invested had fallen from approximately 25 per cent. in 1915 to something like 2 per cent. in 1923.

Any business man knows that such a trend cannot be continued indefinitely, despite the fact that this company in former years accumulated a substantial surplus. That was just what the banker pointed out.

"Something is radically wrong," he said again. "These figures emphasize at least two points: That earnings under the present policy—or rather lack of definite policy—are diminishing perilously near the vanishing point; and that immediate adoption of an entirely new policy affecting sales and business expansion is vitally necessary. Doubtless that is the reason you have shown me these documents."

"But there has been no change in the company's management or policies for years," said the visitor. "Why should there be such reversal with the same men in charge of operations?"

"Ah, perhaps that is the difficulty," came the banker's reply. "I have seen several instances just such as this. Executives too often forget that customs, styles and conditions in general are constantly changing. The once popular horse car has disappeared. Bustles are no longer fashionable.

"A manufacturer must keep abreast of the times, and to maintain sales volume the management must ever be on the alert for original ideas. One must be prepared to make changes—in policies and in personnel—to be progressive and to assure profits.

"Automobiles, submarines and airplanes are visible changes in the times. Manufacturers all too frequently readily understand these changes but fail to see changes just as important in their own lines. They appreciate the 'coach and six' is no longer seen on Fifth avenue—but many a once prosperous soap manufacturer, as an example won't believe that yellow laundry soap has long since been superseded by white soap and soap chips.

"You may be surprised to know that huge stocks of war materials are still held by concerns whose leaders lack the vision and the ingenuity to fashion both the materials and the market to their profit."

Going into details, the banker explained how business management had become a real science in the last sev-

eral years, citing, for illustration, the painstaking effort devoted only to the preparation of a marketing plan. This phase divides itself into a half dozen divisions, he said, including an exhaustive study of: product, demand, distribution and competition, any one of which may be further divided into four or five headings so that the smallest detail may be carefully analyzed and studied.

"I do not pretend to be a 'business physician,' but it is clear to me that your company is 'sick.' If you felt as ill, you would consult a medical practitioner or a specialist in the disease from which you were suffering.

"Why don't you do as much for your company? Don't you owe it to your stockholders as well as to your associates and to the industry of which you are a part to take action which might prevent the disintegration of this business? Needless business failures are nothing less than commercial suicides. They aren't natural deaths.

"Here is a fundamentally sound business that needs rejuvenation in large doses," continued the banker. "There are business specialists, just as there are heart specialists, experts on the eyes or throat surgeons. In your case specialists are needed.

"I know of a group of such experts who make a specialty of reviving dying concerns such as this. Not even the foremost board of directors in the country could marshal so competent an array of talent and experience, originality and vision as is represented on this staff of business strategists. To me the uniqueness of this group is striking.

"There is one directing head; he is an executive of many years' standing, who has guided the destinies of several of the country's leading manufacturing concerns. I refer to him as 'director general.' At the completion of a rejuvenation campaign the director general turns over to the company's executive the results of his specialists' efforts in the form of plant facilities utilized at capacity output; this greatly increased production entirely absorbed by consumption developed through systematized intensive distribution.

"Thus the executive is relieved of the formidable task of himself assembling, digesting and weaving into one unified plan of action the highly technical studies and reports of numerous specialists. And of then executing that plan.

"His is the novel and simplified action of turning over a weak, decrepit business and of receiving it back in vigorous health, dynamic in its energy of steady, quick turnover at enhanced profits.

"These experts hold that there is a solution of every problem at any time confronting the head of any industrial concern, just as there is for every mathematical problem, and their duty is to find that solution for the business and profit extension of large national establishments.

"The group would take your sick business, revitalize it, nurse it along and finally turn it back to you in a robust, healthy, profitable condition—with production placed on an efficient

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GRAND RAPIDS

What Is A Voluntary Trust

AN agreement by the terms of which the management of all or part of an estate is entrusted to our care so that the owner is relieved of details but receives the income—is a voluntary trust.

Under such an arrangement the owner of property can find much relief. Let us tell you more about the advantages of a voluntary trust as it might apply in your case.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

and economic basis, all markets intensively developed, product in keen, active demand—every department thoroughly organized and manned with a highly trained harmonious force. It would restore not only dividends, but, what is more valuable, wholesome demand and a flourishing business prestige.

"If you decide to meet these men, you will find they are of a distinct type—men of achievement—executives who through their accomplishments have safely piloted several industries, with international distribution, through business depressions; a sales manager through whose efforts every home in the country is familiar with a product he developed; three advertising directors who have created and sustained phenomenal nation-wide successes; industrial engineers with real records in effecting economies and efficiency in production, and accountants who are keen analysts of all departments of industry. One is amazed that so great a number of such men could be detached from remarkably high connections and be assembled into one staff, working as a harmonious unit.

"I can highly recommend these men and there is no doubt in my mind but that they would quickly convince you that their services are more than merely worth while. Of course, their fee may seem large to you, but you require the services of specialists of rare capabilities.

"It has never been denied that the human structure depends for its continued good health and development, entirely upon the standard at which its delicate organs are maintained; subsequently the wise individual would think little more of calling in an ordinary practitioner if his heart developed weakness than he would a plumber or grocery clerk. His first thought would be to consult a heart specialist of the highest order and he would be prepared to pay for such services. There can be no difference where a business is suffering from the debility this one is. The cases are parallel.

"I know you can't help but agree with me that it is worth \$250,000 or \$500,000 of any business man's money to convert the losing of millions into the making of them; especially with the added sense of relief in knowing that the best ability obtainable is curing his particular illness and leaving him sufficiently equipped to reach and maintain a state of prosperity as set by the specialists, higher than even his previous best year.

"In your case, too, there is a generation or more of prestige and good will which you are gradually losing. Not only are your profits disappearing, but the value of these intangible assets is being seriously threatened.

"If you accept the proposition this group of experts will make," concluded the banker, "be willing to go the whole distance. Don't agree half-heartedly and then back out. That would be costly and worse than no action at all."

A casual enquiry revealed to the manufacturer that his friend, the banker, had been modest in his praise of the members of this board of strategy. Each had established an enviable

reputation in his own field of endeavor.

Signed contracts quickly followed the first formal conference and the business executives took hold.

Evidence of uneconomical operations was found in a system of trade discounts that had developed during and immediately following the war. This practice had grown to such an extent that during the latter half of 1923 the company actually sold its product at less than cost of manufacture and distribution.

The expert analysis revealed that the cost of production had been steadily climbing in the face of diminishing net returns, although prices of the product to the consumer had been raised. A steady decrease was shown in the amount received for each unit.

Costly competition, it was learned, explained to a large extent the firm's difficulties. To keep up distribution the management had resorted to a form of dealer favor rather than discover the means to cultivate demand by consumers. Vast sums had been wasted to outmaneuver competitors in wooing dealers rather than used to bring pressure to bear on dealers through the stimulation of public buying.

Trade discounts had proved ruinous not alone to this company, but to its competitors. A vicious cycle had been created whose revolutions were taking their toll in starving out popular demand to the utter demoralization of the entire industry.

Yet this company was restored to its former pre-eminence in the industry without any agreement—nay, without a single conference—with any competitor. The staff of experts, after careful plans, simply took the ball and scampered away with it across the field to the goal of success and leadership. They made their own prices—which give a fair profit to all—irrespective of competition, and moreover, gained the co-operation of the dealers in doing so. Eliminating ruinous trade discounts and dealer favors is a big job at any time. To accomplish this and at the same time to create dealer good will and support in their stead was a masterpiece of strategy and tactics. This illustrates the type of generalship employed.

One of the company's most profitable lines had been neglected because sales in other departments were larger. Yet where volume was largest profits were nil.

Of course, the new management quickly realized the possibilities of the profitable line and made it the principal factor in the company's production.

At the end of the first year of its revival the company is more than making good on predictions. Red figures have disappeared. Although profits are not so large as they were ten years ago, they show a definite trend with already a substantial excess over all the costs of the readjustment.

In another year or two, the concern should be earning more than ever in its history, for under the policies laid down by the business specialists there is no reason why this company should not continue to dominate its field. Its competitors have been left far behind

Fourth National Bank

United States Depository

Established 1868

GRAND RAPIDS
MICHIGAN

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

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GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

THE CITY NATIONAL BANK

OF LANSING, MICH.

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

"OLDEST BANK IN LANSING"

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

GRAND RAPIDS MUTUAL BUILDING and LOAN ASSOCIATION

A Mutual Savings Society

GROUND FLOOR BUILDING and LOAN BUILDING

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



Main Office

Cor. MONROE and IONIA

Branches

Grandville Ave. and B St.
West Leonard and Alpine
Leonard and Turner
Grandville and Cordelia St.
Mornoe Ave. near Michigan
Madison Square and Hall
E. Fulton and Diamond
Wealthy and Lake Drive
Bridge, Lexington and
Stocking
Bridge and Mt. Vernon
Division and Franklin
Eastern and Franklin
Division and Burton

The Bank
Where you feel
at Home

YOU WILL LIKE OUR SERVICE

Whether your transactions are small or large, makes no difference, when you deal with us.

The size of the transaction is secondary—the service is always the same.

You are invited to deal with this bank.

*"The Bank Where
You Feel at Home."*

Grand Rapids Savings Bank

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WILLIAM ALDEN SMITH, Chairman of the Board
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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

this year. They should be put even farther in the distance next year.

The company was managed by the "business physicians" only a little more than six months. Expansion programs were arranged for a year ahead, distribution was placed upon a solid foundation, weak links in the organization were strengthened. Then the company was turned back to the old management—cured—while the specialists gave their attention to another case.

Thus a commercial suicide was avoided. And a company familiar to every household in the land more than two score years ago was started on another long career of prosperity.—Wm. R. White in N. Y. Evening Post.

Michigan Oil Burner Rules.

The Michigan State Fire Marshal's Department is finding that oil burners are being rapidly installed in this State. It has been impossible for the State Department to handle inspections directly. The applications for permit to use oil burners and oil storage tanks are turned over to the local fire chief or building inspector who checks the installations with the State regulations. It is no longer necessary to hold up the installation pending an O. K. from the State Department.

In a special letter to its assistants the Michigan Department calls special attention to the following requirements:

That auxiliary tanks cannot exceed twenty-five gallons.

Storage tanks must be equipped with fill pipe and ventilating pipes running outside of building to ten feet above source of supply.

An approved fire extinguisher must be installed near the entrance to the burner room.

All feed lines to be equipped with proper safety appliances and automatic valves which should be tested by the inspector and known to work freely.

Dampers which completely close smokestack must be eliminated.

Feed pipes to burners must be rigidly supported or encased in concrete on basement floor.

Protection should be placed around automatic safety valves where dipper or kettle is used near furnace to prevent obstruction which might interfere with the performance of same.

Glass gauges, the breaking of which would cause leakage, must be eliminated.

Where tanks are installed outside building consideration must be given to last paragraph Section Fifteen.

All wiring in connection with oil burners must be installed in accordance with the National Electrical Code.

Fuel oil which has a flash point below 120 degrees Fahrenheit shall not be used.

Auxiliary tanks and storage tanks must be installed on non-combustible foundation. Wood will not be permitted.

New Types of Turbans.

For early Spring semi-formal wear a new ribbon turban is to be featured in a variety of wide ribbons. Velvet grosgrain, moire and metal-face satins compose these new skull-cap types.

The ribbon is folded cross-wise or on diagonal lines, with the novel finish of streamers dropping to the waistline at the side-back, according to a special bulletin issued last week by the Retail Millinery Association.

"With the now much-discussed molded silhouette," the bulletin continues, "the modeled turban lines will be exploited as first choice for completing either tailored styles or the costume of soft-line expression for both resort wear and Spring showings. Overlapping oblique bands and interwindings of contrasted textures and colors are forecast as a dominant trend well into the Summer months, the slightly elongated line from the forehead to the nape of the neck being advocated as a preferred handling. For this model the nose-veil is revived in a thin film of dotless mesh.

"One of the most effective offshots of the turban line is the draped coronet now at the height of a vogue in pastel metals. For Southland wear there is submitted an interesting development of this styling in pastel metal gauze on pastel hair. Metallic nets are similarly mounted, swathed in pastel velvet ribbons which are self-adjusted across the forehead. The maline turban, in a new determination which utilizes the jeweled brooch, cameo and wrought metal ornaments, is an advance feature of a leading specialty shop.

"The success of the velvet beret is directly responsible for a striking series of pastel felts of this genre. This model, which was presented last season by a leading milliner, was accepted by clients returning from abroad, but was regarded unfavorably, or as too advanced by stay-at-homes by whom it was examined. As now launched, it is finding favor as an accessory of new costume tailleurs and jaunty top coats in white and the full pastel range designed for resort wear, duplicated in rose-beige, the bois de rose shades, grays and tans for travel usage."

Has Novel Undergarment.

A novelty in women's undergarments that is selling well has lately been placed on the market. It is a combination of bloomers and petticoat. The latter is simulated by wide front and back panels that are attached about four inches below the waistband of the part of the garment which makes up the bloomers. The waistband and kneebands are elastic, and the latter, which may be worn either above or below the knee, can be used as garters. It is offered in milanese, rayon, radium or crepe de chine, and in a wide variety of colors.

Hides, Pelts and Furs.

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

Pelts.

Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearlings	50@1 00

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Automobile Insurance a Necessity

ASSETS

Dec. 31, 1915	-----\$ 4,083.34
Dec. 31, 1918	-----69,424.91
Dec. 31, 1921	-----137,392.51
Dec. 31, 1924	-----565,225.96
Oct. 1, 1925	-----709,287.35

RATES REASONABLE

The company has finished ten years of service and has agents and adjusters in every county of the state.

Inquire at any sales agency for the local agent or write William E. Robb, Secretary, Citizens Mutual Automobile Insurance Company, Howell, Michigan.

Grand Rapids National Bank

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

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

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

Michigan Shoe Dealers

Mutual Fire Insurance Company

LANSING, MICHIGAN

PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas. LANSING, MICH.

P. O. Box 549

GRAND RAPIDS LABEL CO.

Manufacturers of

GUMMED LABELS OF ALL KINDS

ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.

Write us for Quotations and Samples

GRAND RAPIDS

MICHIGAN

To Lessen the Danger From Fire.

In issuing his proclamation designating the week of Oct. 4 as Fire Prevention Week, President Coolidge stressed the need "for earnest study of the principles of fire protection as a practical measure of National economy."

The public as a whole has been totally ignorant of the constant drain on the family purse and satisfied to remain passive under a fire burden which reaches the staggering amount of five hundred million dollars a year and exacts a toll of about fifteen thousand human lives annually. Fire prevention, however, should not be restricted to any certain week. It is an educational measure having for its sole aim the conservation of life and property, the prevention of waste and the safeguarding of the Nation's resources, and merits the careful consideration and observance of every public spirited citizen every week throughout the year.

Every fire which occurs has a far reaching influence on the personal welfare of every individual and affects the success of every business. Its influence is reflected in unemployment, decreased purchasing power, business friction, curtailed production and consumption, unfilled contracts, delayed deliveries, lost customers and ruined enterprises. Is it not surprising then how little thought the American business man gives to this question of fire waste?

In the mercantile business fires seem to increase during the fall and winter months. An analysis of these fires shows many of them to be due to defective chimneys and faulty installation of stoves and other heating devices. This is then a very opportune time for the merchant to check up on these points which seem to be so dangerous at this season of the year.

Prevention Precautions.

1. Go over your plant on a tour of inspection. Examine the chimneys and flues. See that they are properly lined and free from cracks. In order to be safe a chimney should be built from the ground and should not rest on brackets, posts or other supports.
2. Don't use old or dented and rusty stovepipe. Don't string pipes through closets, attics or other concealed spaces. If the stovepipe must pass through combustible partitions, walls or ceilings, be sure to provide a metal ventilating thimble which permits the circulation of air around the pipe where it passes through.
3. Stoves should be raised about 4 inches from a combustible floor and the floor should be protected by sheet metal extending at least one and a half feet in front, sides and rear. Very often it happens that stock is piled too close to the stove for safety unless a metal protecting shield is placed around the stove and this is recommended as a safety measure.
4. See that a metal container is provided for hot ashes.
5. Post "No Smoking" signs about in conspicuous places and see that the rule is enforced.
6. Keep aisles, stairways and windows clear and free from stock.
7. Have all rubbish, loose packing

materials, etc., cleaned up daily and removed from the buildings.

8. Check up on your electrical wiring. Defective wiring contends for first position as the cause of most fires. Look over your entire system frequently. Replace all old, worn or sagging wires. Discontinue the use of long extension cords. Do not permit any wires to be looped or hung on nails or over metal supports.

9. Keep an eye on your fuse box where tampering is so likely to be indulged in. Use proper sized fuses and keep an extra supply in the office. Do not permit "doctored" or makeshift fuses to be used even for a moment.

10. Post the employees on what to do in case of fire. Have them acquaint themselves with the location of the chemical extinguishers and teach them the proper method of handling these handy fire protection devices. Show them your closest fire alarm box and instruct them how to turn in a proper alarm.

After policing your own premises urge your neighbor to do the same. A hazardous condition next door means that you will suffer because of your neighbor's negligence. Have the intervening space kept free from accumulations of lumber, boxes and miscellaneous articles of that kind. Protect yourself as well as you can from any damage which might result to your property from a neighboring fire. Windows and wall openings toward your neighbor's risk can be protected by steel shutters, wired glass windows, steel fire-doors, etc. If you can secure your neighbor's co-operation in an effort to reduce the fire hazard, you will have rendered a service to yourself, to your neighbor, to your business and to your country. D. L. Carton.

Preparedness.

A reader of "Safeguarding America Against Fire, has sent to the National Board a page ripped from a periodical called the Cabinet Woodworker, published apparently in or near Philadelphia, whereupon appears in all seriousness the following announcement:

Fire Truck Notice!

The Fire Truck is now stored in the Ford Garage. Those who do not have a key should go to the East window of the Bank and the Telephone Operator will lower a key tied to a string and card to them from the office window. The key will unlock the first door on the West side.

Presumably the flames are expected to pause in their sweep long enough for members of the volunteer fire department to observe the letter of these labyrinthine directions. They seem, in fact, to be only a degree less circuitous than those shouted to a laborer atop a three-story building by a fellow-worker on the ground:

"Tim, don't ye be comin' down the ladder on the South side!"

"Phwy not?" queries Tim.

"Sure, I just took it away."

Every day failure comes to more or less merchants who are giving too little time to thought of how to increase sales and too much time to how to have more fun.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

Michigan Bankers and Merchants Mutual Fire Insurance Co.
of Fremont, Michigan

WILLIAM N. SENE, SECRETARY-TREASURER

SAFETY SAVING SERVICE CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

C. N. BRISTOL, A. T. MONSON, H. G. BUNDY.
FREMONT, MICHIGAN

REPRESENTING

Retail Hardware Mutual	Central Manufacturers' Mutual
Hardware Dealers Mutual	Ohio Underwriters Mutual
Minnesota Implement Mutual	Ohio Hardware Mutual
National Implement Mutual	The Finnish Mutual
Hardware Mutual Casualty Co.	

We classify our risks and pay dividends according to the Loss Ratio of each class written: Hardware and Implement Stores, 40% to 50%; Garages, Furniture and Drug Stores 40%; General Stores and other Mercantile Risks 30%.

WRITE FOR FURTHER PARTICULARS.

Merchants Life Insurance Company

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

Offices: 3rd floor Michigan Trust Bldg.—Grand Rapids, Mich.
GREEN & MORRISON—Michigan State Agents

August 2nd, 1909

August 2nd, 1925

16 YEARS

Without an assessment. Without a lawsuit.

Paying all losses promptly and saving our members 30% annually on their fire insurance premiums.

The Grand Rapids Merchants Mutual Fire Insurance Company

Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg.,

Grand Rapids, Michigan

WOMAN'S WORLD

What About the "Poor Mrs. Smith?"
Written for the Tradesman.

Last week we considered "poor Mrs. Jones," the farm woman who is dissatisfied with living on a farm and regards herself with pity. This week we will take up the case of her whom we will call "poor Mrs. Smith," the woman who is not on a farm but who has a grouch at her husband's occupation. There are many of these poor Mrs. Smiths.

Did we speak of Mrs. Smith as having a grouch at her husband's occupation? In some instances, just a grouch—nothing else. In other instances, however, there is just cause for dissatisfaction. We will take the latter first—the cases of intelligent discontent.

There are human round pegs who are vainly trying to fit themselves into square holes, and vice versa—attorneys who have taken legal training but who never can be lawyers, pseudo-storekeepers who have no business to be in business, and so on. There is scarcely one of these who could not be successful in his proper line of effort.

Sometimes the wife, Mrs. Smith as we call her, sees the sad blunder that was made in choice of vocation, before the misfit himself sees it. Always she must be sure that the mistake is vital, not something that can be corrected by hanging on. This being true, fortunate is it for both if she can have the tact and the power of persuasive reasoning to make her husband see the matter as it is; and fortunate is it if together they have the strength of purpose to swing the change, and do it while youth and strength and adaptability are with them.

There are the cases where carrying on a given occupation lays altogether too heavy a burden on the wife. A big husky fellow with neither experience nor capability in that line, takes it into his head that he wants to conduct a small restaurant or cafe. The wife helps him get started. And she has to keep right on helping, that is if you call what she does, helping. She finds that the thing can be made to go and yield a fair financial return, by her standing over range and steam table, managing the help, and attending to all the many and wearisome details. Otherwise the overhead would take all the receipts. While she is at work, her stay and protector stands around near the front entrance, chatting with patrons, smoking good cigars and growing fatter and lazier with every breath he draws.

There ought to be something doing in this Smith family besides keeping restaurant, right away. And if Mrs. Smith will use her brains as efficiently as she has to use them in cooking, she very soon will have that eating joint sold, and things ended around so that Mr. Smith will be the main support of his household, even if he has to do it by shovelling sand or breaking rock.

Another case of intelligent discontent is that of the woman whose husband is a demonstrated failure at everything

he attempts. She has some craft or profession in which she could earn high pay by going where that kind of work is in demand. She is deterred from doing this by her husband's insisting that they stay where they are and go on with some forlorn hope of an enterprise that he has started and can't bear to let die. Such a woman is indeed a poor Mrs. Smith. It is fifty-fifty which is more to be pitied, this Mrs. Smith or another whose husband is also a ne'er-do-well, while she herself is without any skill that possibly could be turned into money.

So much for cases of intelligent discontent. Now about the Mrs. Smiths who are discontented from fool causes.

Here is one who is unhappy because her man hasn't a white-collar job. He is a plumber, and she feels that his occupation is holding her down socially. He makes considerable money but hasn't yet gotten to where he can call himself a sanitary engineer and employ others to do all the hard labor. He has to cut and fit pipes and work in all kinds of dirt and grease, which possibly may be unpleasant for him. She never thinks of that.

Then there is the Mrs. Smith whose husband is working on a salary, while she wants him to go into business for himself.

And the other Mrs. Smith whose husband owns his business. This one would prefer the salary and is always complaining, "We never have anything to spend, because every dollar we get hold of has to go right back into the business."

We must not forget the Mrs. Smith who is much more of a daughter than she is a wife. She wants poor Smith to give up his present job or the start he has made, pull up stakes and go into something—anything—so that she can be near her folks.

Another lady malcontent is the Mrs. Smith who always is trying to get her Smith to go into something that will have more money in it than what he is doing now, most likely the line of business that some friend who has done particularly well is engaged in.

Still another Mrs. Smith must be mentioned, the one who is discontented on general principles, and never satisfied with anything for long at a time. I know one such, a young woman whose husband had a position as a widow trimmer in a large dry goods store. Being artistically inclined, Mr. Smith found this employment very congenial. He was earning good money and was studying advertising in his spare hours, with a view to working up to something better.

But his rattle-brained little wife couldn't let him alone. Always she was finding fault with the requirements of his employers. Especially was she put out when he had to work of an evening, which happened about once a week, or oftener if his firm was putting on a special sale. Whenever he called up to let her know that he couldn't be home to dinner, she would have a spell over the phone. She never took into consideration that he usually had a half day and frequently a whole day off every week. To make a long story short she got him out of that

job, but he hasn't yet found another half so good.

Every wife who makes a practice of needlessly finding fault with her husband's line of work, ought by rights to have to live on the fragmentary earnings of some rolling stone of a man, spending her years in a vain effort to hold him to some one place and one job long enough to make it yield a decent living.

As this well deserved punishment cannot always be meted out to this class of offenders, it is recommended that they make a study of a few facts in regard to occupations—axioms these are, self-evident truths that, strange to say, many seemingly intelligent women have failed to grasp.

In these days of division of labor and highly specialized callings, each must stick to that to which he is adapted, and usually to that for which he has been trained.

A change from one position to another in the same calling, unless it comes as a promotion earned and contemplated, is never to be regarded lightly, involving, as it almost always does, additional expense and loss of the purchase of established reputation. Almost never is anything gained by aimless shifting about.

Not all energetic, capable men are great money-makers. Because one man has made a success in a certain line, is no proof that another of different temperament and qualifications can do even fairly well in the same sort of undertaking.

The wife should count herself blessed whose husband is able to make an income sufficient for the needs of his household and to provide for old age and a rainy day, at work he likes and can stand up to, in some location that affords a suitable and pleasant home. Nor can she expect that any calling whatsoever will be without some disagreeable features. It is as much her business as it is her husband's to bear these necessary ills with good grace.

The wife who keeps up a thoughtless grumbling about her husband's work, can expect nothing else but that she will hinder him from achieving any real success, dishearten his spirit, and destroy his ambition.

Ella M. Rogers.

Balancing the Meal With Meat.

Do the housewives, the chefs, restaurant keepers and others who serve the daily rations use meat as the main staple of the meal and then buy vegetables suitable to be served with the meat, or is it a hit and miss proposition? Perhaps some of our meals consist of the various food commodities purchased merely because they are easy to be had, and very little forethought is given as to how satisfactory this combination will be to the consumer. The nutritive value, the economical value and the physiological effect of certain foods on the human body and digestive system should receive careful consideration in planning a meal. To illustrate the lack of knowledge that many have in planning the proper food combinations, one should notice the various kinds of food that are selected by consumers

at a cafeteria on an a la carte menu. A very striking contrast will exist between such meals and those served table d'hote or those prepared by a first-class chef or dietitian. These latter scientific people give careful thought to what foods are used in combination and how they are prepared. Every seller of provisions should have some knowledge of the most suitable and satisfactory food combinations. If this knowledge was general, merchants would be able to bring about many sales that are now lost, for good suggestions from them would be greatly appreciated by housewives. Certain meat dishes, when served with proper vegetables, makes best possible combinations. The serving of peas with lamb is always in good form, while sweet potatoes and apples with pork will never fail to bring satisfaction. When serving veal, which is somewhat hard to digest, a vegetable containing considerable acid, as tomatoes, should be used and meet with approval, from a dietary point of view. Such vegetables as cabbage, turnips, spinach and other greens are greatly improved in flavor when a boiling cut of pork is used. If you desire a certain vegetable for a meal and perhaps are not sure as to what meat should be served to make up a proper combination from a dietary standpoint, ask your butcher and undoubtedly he will be of great help but if he cannot supply you with the needed information, the Bureau of Home Economics of the U. S. Department of Agriculture will assist you in the task of planning your meals. This information is free and housewives should take full advantage of the opportunity to inform themselves of the correct methods of cooking and what to cook.

Neckwear and Shirts Sell Well.

Neckwear and shirts are finding an active consumer demand, with the result that most manufacturers of this merchandise have been doing a satisfactory business. Orders are coming in from practically all over the country for both regular and holiday merchandise. The retail neckwear demand, according to those in close touch with the situation, is better than that for shirts, although the buying of the latter has greatly improved. New figured effects, plaids and stripes in the brighter colors lead in neckwear. Novelty effects in either collar attached or to match models, have stimulated the shirt demand.

For Twelve Cents a Day.

Sir Ronald Ross, British scientist, who is well known for his research work in the cure of malaria and sleeping sickness, claims that the allotted span of three-score years and ten should find man but in the prime of life. He says that because we fall prey to countless germs, we lead unnecessarily curtailed lives. His simple idea is that twelve cents from the pocket of every Englishman, spent in scientific research, would so advance medical knowledge that germs and old age would be held at bay and that man would healthfully live to an age of at least one hundred and fifty years.

There Are Worse Sinners Than Michigan.

Grandville, Nov. 3—Eccentricities of the weather are often puzzling.

Our October this year was far from being an ideal fall month, although it was not a solitary sinner along lines of chill and storm.

About eighteen years ago we had an October somewhat similar, so far as cold goes, although there was very little precipitation. That year spring set peach orchards in Western Michigan were numerous killed by the October freeze.

History repeats itself, so does the weather.

Winter in October by no means indicates an early and severe winter. Some Michigan winters have, however, begun early and continued throughout the winter months, even into the middle of spring, such a winter was that of 1880-1.

However, more open winters have begun with snow at the outset than otherwise. I well remember one November of deep snow and fine sleighing at Thanksgiving, while Christmas was green and the winter open, with not a day's sleighing after the holidays.

Michigan weather is eccentric in many ways.

One fall was delightfully mild and pleasant up to January first, after which winter set in in good earnest and three feet of snow covered the earth until the latter part of April. That spring voters at town meeting crossed the river on the ice.

Although it may be conceded that there is nothing new under the sun about Michigan winters, it is a fact that no two winters are exactly alike. At one period of our history about every third winter was more or less open, and occasionally one of unusual severity.

Nevertheless "Our Michigan" isn't the only sinner along weather lines within the American Union. Montana has already this fall had near to zero weather, and the winds of the bleak Northwest sweep over the plains in a manner unknown to our peninsular state.

No other state in our latitude can compare with Michigan on salubrity of climate. Go East or West and there is found more severe weather than right here, sheltered, as we are, by the waters of the Great Lakes.

Saginaw's tall whispering pines no longer wave their tasseled heads high over the surrounding country. The great rivers whose banks bore the finest timber in the world have only now to furnish water power to electric plants that stud the State in every quarter.

Michigan's summer resorts are now claiming the attention of the remainder of the United States. Even Florida, with its tropical climate, has no charms which equal the Wolverine state.

The State of Lewis Cass and Zachariah Chandler has a right to be proud of its achievements in war and peace, as well as in the accomplishments of the arts and sciences.

"Michigan is on guard to-night" was often the talisman that wooed the tired veterans to sleep at night along the Potomac, and in the farther West where the Father of Waters flowed in later years unvexed to the sea.

The Michigan boys did their full duty wherever the flag floated. Not another state in the Union has the start of this one in everything that goes to make up an ideal place for happy homes and pushing business enterprises.

It seems strange that no Michigan poet has arisen to sing the glories of the once pine tree state of the West. Orators and historians but no poets or novelists worthy of the name. Well, it is of course, a fact hat the State is still in its infancy, as states go, and some time in the perhaps near future the literary possibilities of her people will come into being.

The eccentricities of Michigan's

climate has been made subject for sneers and ribaldry of the unthinking, but withal there is something attractive even in this quick change from cloud to sunshine, from ice and snow to warmth and delightful, balmy breezes that attracts and charms.

These who have predicted a cold winter for Michigan this year may be right, but that they can tell anything about it to be doubted. The wisest philosophers and statesmen sometimes go awry, and we shall live in hopes that the winter of 1925-6 will be as fine and balmy as the very mildest of our winters in the past.

Some years ago a writer for the

Eastern press sent out some thrilling tales of Michigan's Lake Michigan shore climate.

At that time the Western part of the State was attracting attention as a rapidly growing fruit country. Among the pictures painted by this Munchausen penwielder was that of large orchards of fig trees in full bearing, the nearness of such a large body of fresh water protecting the semitropical fruit from freezing.

It was a most favorable picture and was actually believed by many people. This world is subject to climatic changes and it might not be surpris-

ing if that story of the fig orchards in time came true.

Michigan is an empire in itself. With all its seeming drawbacks, take it all in all there are no lands beneath the shine of the sun that have more advantages to-day than the Wolverine State.

Old Timer.

A poorly lighted store is a dismal place for customers and an uninspiring place for clerks.

Grand Rapids—Howard & Wawee succeed E. D. Webber in the grocery business at 932 South Division street.



It means MORE BUSINESS to feature the brand your customers want

National Canned Foods Week (November 9th to 21st) offers an opportunity.

But the result of National Canned Foods Week in any grocer's store depends, to a great extent, on just one thing. That is the way in which this opportunity is used by the grocer himself.

What you do to cash in on Canned Foods Week will determine the business you get from this big selling event.

One of the most important things, of course, is to feature a brand that your customers know and want. *Particularly when buying in quantity lots*, women demand dependability. They want to be sure—much more sure than when they are buying just one can.

There can be no question as to the place of DEL MONTE Products in the confidence of American housewives. This brand is recognized for its reliability and uniformity—the nation over.

Why not make the most of this fact by specializing on the DEL MONTE line? Feature this brand for Canned Foods Week—and get the greatest possible return from the opportunity before you.

Just be sure you **SELL**

DEL MONTE



November Suggestions

In addition to our regular advertising on fruits, we are starting a special color campaign this month on DEL MONTE Asparagus in a big list of women's magazines and *The Saturday Evening Post*. Watch for it.

Also write any time for what free display material you need—window and store display cards, cut-outs, window papers, newspaper and multigraph cuts, leaflets, etc. California Packing Corporation, San Francisco, Calif.

YOUR CUSTOMERS WILL SEE THE LIST BELOW

In addition to our regular advertising, there will be a special DEL MONTE page in *The Saturday Evening Post* for November 7th—just at the beginning of National Canned Foods Week. We are telling your customers to make quantity purchases—and stock up for the winter months. This advertisement lists the products given below and suggests that they bring this list to you when ordering. Are you prepared to supply all these items?

Apricots	Raspberries
Cherries	Strawberries
Peaches (halves)	Asparagus
Peaches	Asparagus Tips
(Melba halves)	Pork and Beans
Sliced Peaches	Corn
Pears	Pimientos
Preserves	Pumpkin
Pineapple (sliced)	Peas
Pineapple (crushed)	Spinach
Pineapple-Diced	Tomatoes
Dri-Pak Prunes	Tomato Sauce
Prepared Prunes	Catsup
Fruits for Salad	Chili Sauce
Plums	Pickles
Blackberries	Salmon
Loganberries	Raisins

Dried Fruits

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.

Soft Colorings in Printed Silks.

The combination of brilliant colors without sharpness or jar is the outstanding feature of the lines of printed silks which the Amalgamated Silk Corporation opened last week. In the ninety different patterns, embracing several hundred color combinations, the work the firm's new Russian designer brought from France by President Percy E. Mann, has been to secure softness and mellowness of color effects, although bright shades are used. In this the designer has been assisted by an American associate, according to W. S. Fraser, Vice-President and general sales director, so that there is a balance between the American and foreign points of view. There are varied trends in the designs of the prints, futurist, turkish, Russian, simple and geometrical floral ones all being shown, with the idea of color harmony uppermost. The prints comprise wide and narrow crepes de chine and georgettes and wide radiums and twills, priced from \$1.65 to \$3.25. The firm also opened washable broadcloths and crepes in stripes, fancy plaids and border effects, quoted at \$1.50 to \$3.25.

To Produce Artificial Wool.

Large scale production of a new fiber, described as identical with wool, was announced yesterday by the Snia-Viscosa Co., of Italy through the Commercial Fiber Co. of America, Inc., sole importer. The artificial wool, called sniafil, under tests is said to show characteristics similar to those of real wool, with the added advantages of greater tenacity and elasticity than the natural staple. The fiber has been used by some European knitters, and a mixture of as high as 90 per cent. sniafil and 10 per cent. natural wool is credited with working out very satisfactorily for both knitter and consumer. The importers have been advised that manufacturing preparations to supply the fiber in large quantities are well under way. Before the end of 1926 the Snia-Viscosa Company expects to have a daily production of 150,000 pounds of sniafil. This output will not conflict with the rayon production of the company, which will be enlarged to 120,000 pounds daily before the end of next year.

New Color Card For Spring.

Modernistic colors and a special collection of pastel or crayon shades are featured in the advance seasonal color card for Spring of the Textile Color Card Association of the United States, Inc. One hundred colors are shown on the card, of which twenty-two are for woollens. The modernistic colors derive their inspiration from the Paris Exhibition of Industrial Arts. The pastel or crayon shades simulate those used by the famous "beauties" of the French courts of the 17th, 18th and 19th centuries. Among the outstanding colors are several new shades of bois

de rose, or rose beige, buff and blond tones and varied interpretations of strawberry, raspberry and old wine reds. Also prominent are varieties of blue lavender, violet tinted and gray blues and turquoise. Chartreuse is prominent among the greens on the card in which absinthe and other yellow tones are included. Pink, coral, salmon, rose and yellow-reds are also stressed. Special cards containing the shoe and hosiery color forecasts for Spring will be issued later.

Heavyweight Knit Goods Scarce.

Although it is nothing new to say that, with the steady approach of cold weather, the call for men's and women's heavyweight underwear for prompt delivery is growing in this market, there is an element of newness in the statement that not since the days of the war has there been so much anxiety on the part of a number of wholesalers as to where they are going to get enough goods to meet their retail trade's demands. These are wholesalers who either neglected, through carelessness, to take into consideration the many factors that presaged a scarcity of this merchandise—more especially men's goods—for late Fall, or who deliberately held off in keeping with the theory that stocks should be spread thin until the last moment. Looking ahead, about all there is before the trade just now is the question of opening next Fall's lines. Indications are that this will be done some time next month.

Retailers Paying Up Well.

The improved conditions of retail business throughout the country is apparent from the way merchants patronizing wholesalers in this market are meeting the obligations incurred in buying their Fall goods. With the larger wholesalers bills for Fall purchases fall due on Oct. 10, but it is not for two or three weeks after that time that any real line can be had on how things are going. Anticipation was not large this Fall, most of it being done by a few of the larger retail concerns which make a practice of lessening the cost of their merchandise somewhat by paying up in advance. Almost throughout the entire country, however, the payments reflected improved conditions. The only exceptions reported are in the coal strike region and in certain parts of the South where power shortages have reduced the earnings of mill workers for the time being.

Blouse Manufacturers Are Busy.

What with the repeat orders on Fall lines that are still coming in and getting their Winter resort and Spring lines in readiness, blouse manufacturers in this market are having a busy time of it these days. The closing of the Fall season finds it to have been one of the best in some time, both for costume and tailored blouses. Tailored blouses of radium silk have been very successful, according to information furnished by members of the United Waist League of America, as have those of pongee and fine imported flannel. The featuring of the two-piece idea in the Spring modes in outer apparel for women is expected to

make that season an especially good one for blouses. Types suitable for wear with tailored suits of tweed are well thought of, owing to the vogue for that material abroad.

Under-Arm Bags Maintain Favor.

Under-arm bags are in most demand at the present time and are likely to hold their favor for an indefinite period according to manufacturers in New York. There is at the present time, however, a considerable call for fancy pouch bags, particularly from some of the Middle West cities. Goods wholesaling at \$24 to \$35 per dozen and up supply the bulk of the merchandise wanted. There is an expanding outlet for the holiday season for some of the higher priced numbers. There is also an increasing business done in under-arm bags to retail at \$1. A number of stores have recently added such numbers to the ones they handle and are said to be doing very well with them. Most of these bags are made of imitation leather. The call for children's merchandise continues very active.

Printed Silks For Stout Women.

In view of the big vogue expected for printed silks next Spring the matter of providing for the silk needs of the stout woman as well as her slim sister has been receiving much attention. It is pointed out that more or less specialized patterns and colorings are required to meet adequately the requirements of the stout woman, and definite attempts are being made to offer these varieties. For the retailer,

too, the matter has proved a difficult one. One silk printing concern in New York tells of a retailer who installed a special counter on which were displayed silks suitable to the needs of larger women. The retailer is credited with saying: "This particular sales-promotion arrow has struck the exact center of the bullseye."

Neither salespeople nor customers like a stingy merchant, but it is possible to be economical in management without being close.



TRIM AND
TASTY

Ask
Your
Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

For Quality, Price, and Style

WEINER CAP CO.

Grand Rapids, Mich.

MOSHER SALES SERVICE
A Business Building Service
For Merchants
Wayland Michigan

VELLASTIC
UNDERWEAR

Discover the Truth About Knit Undeaware

Volume is a comparative thing, and what may be considered good business at one location, would not pay the overhead at another, but this we know to be a fact—that in whatever circumstances "Utica-Knit" is placed, it has comparatively the best of it and is always ahead of the game. Quality, service, price and recognized trade mark are guarantees of this. Enjoy this experience and know the truth.

Western Michigan Sole Agents
Paul Steketee & Sons
 Wholesale Dry Goods Grand Rapids, Mich.

Repeat Orders For Dolls.

With the most of the initial business in dolls placed for the holiday season, manufacturers here are already beginning to get active repeat orders. The infant doll is agreed to be the outstanding type in the market with the "mama" variety holding its own. The infant dolls range in height from 15 inches up and are dressed in either short or the usual flowing baby garments. In some cases they are wrapped in blankets and one firm has put out a set of twins that is said to have taken very well. The dolls coo or cry. Some have movable heads that allow a child to hold them just as a real baby's head is supported. Many of them are equipped with rubber panties to complete the illusion of reality.

Hosiery Prices Stay Uncertain.

Quite a little uncertainty still exists here regarding the prices that will be asked for several leading lines of full-fashioned silk hosiery when they are opened for Spring. On the lower end goods the trend for the new season appears to be upward, but it was said yesterday that there is still some question as to whether the better merchandise will follow the cheaper goods upward. The whole situation depends upon the probable future course of raw silk prices. As for merchandise, the coming season is expected to be one of the best on record for chiffon hose. In some quarters the noticeable return of gray stockings to favor is held to presage a continuance of the vogue for that shade into the new season.

Novelties in Underwear.

Among the novelties which generally make their appearance at this time of the year in women's under-apparel are garter bloomers. These are finished at the lower edge with either two rather narrow bands or one wider band of elastic covered with shirred ribbon or contrasting silk, so fitted as to hold up a stocking. Slips are also a strong feature among the Fall lines, and some of the novel ones are made with an opening concealed under a fold of the skirt, which permits the wearer to take long steps when dancing. Another slip designed for dancing, according to the United Petticoat League of America, is made with a circular skirt attached to the usual slip bodice with a hemstitched seam.

Hat Orders Deveoping Nicely.

Favorable reports are reaching men's hat manufacturers regarding the volume of Spring business being booked. The way was paved for this by the excellent Fall business which the retailers have enjoyed and which is still bringing a steady stream of re-orders to the manufacturers. Because the light colors in vogue cause more frequent consumer replacement, it is expected that business in Winter weight hats will reach the wholesalers well after the turn of the year. The retailers are favorably inclined toward the light shades for Spring, and much buying of the new gray and tan shades has been done.

Want Woolen Scarfs Now.

The recent drop in temperature

served to emphasize the demand for women's woolen scarfs that has made its appearance here this Fall. Among the most attractive of these are a number of novel effects brought over from Scotland. They are all wool, in a rough finish, and end in a fringe made of unraveled material. According to a bulletin from the United Neckwear League of America, they come in handsome plaid designs combining children's tableware by using a novel selling plan. It consists of selling sets of

ent colors in the softer shades. Black and white, effectively combined, are seen also. The scarfs in question come in widths ranging from 14 to 24 inches and, depending on the width, may be worn in several ways.

Uses Novel Selling Plan.

One of the big silverware manufacturers has had considerable success this season in boosting sales of its child-solid silver knives, forks and spoons in conjunction with rag dolls that

come in various characters. One such doll, made up in simulation of a bootied and belted soldier, has the three articles stuck into its belt. The dolls come in three sizes—ranging from six to twelve inches—and five types are in the line. Prices on the sets run from \$2.50 to \$15.

Order is Heaven's first law, it is said. It is also the first law in store-keeping if you want the right sort of a store.

Offering High Class Bonds of a German State and German Cities

GERMAN BONDS ARE ABOVE OFFERING PRICES

(Extract from Boston News Bureau, Oct. 28, edited by C. W. Barron, America's highest editorial authority on financial matters)

"Action of German External 7's, 1949, in selling above par within the last two weeks suggests an interesting contrast between the behavior of French and German issues. It is almost exactly a year since the \$110,000,000 German 7's were offered the public at 92. Their low record was $\frac{3}{8}$ below that price and they are now selling nearly 9 points higher. The French 7's, 1949, however * * * have never sold as much as one point above their offering price; at their record low to date were 8 points below it and now are selling four points off.

"Comparing the six German government, municipal and corporation issues now listed on the New York Stock Exchange with the eleven French issues on the big board reveals the somewhat startling fact that all German issues are selling above their offering prices while only two of the French issues make a similar showing."

HERE ARE THE THREE GERMAN ISSUES WE OFFER WESTERN MICHIGAN INVESTORS

\$8,400,000

STATE OF WURTTENBERG Germany

Consolidated Municipal External
Loan of 1925, Due 1926 to 1945, at
Maturities to Yield

6.50% to 7.65%

Unconditionally guaranteed by the state of Wurttemberg, Germany, and the direct, joint and several obligations of 23 Wurttemberg cities, including Stuttgart, Ulm, Heilbronn and others of good size. Own \$100,000,000 of revenue producing public utilities. Combined tax roll \$1,200,000,000. Wurttemberg has no external debt and internal debt only \$72,000. Not subject to any charge under Dawes plan. State's population 2,500,000.

\$1,500,000

CITY OF HEIDELBERG Germany

External 25-Year Sinking Fund
Gold Bonds, Due July 1, 1950, at
98½ and Interest, to Yield

7.65%

Heidelberg is one of the oldest and most famous cities in Germany, founded before the ninth century and incorporated in 1190. Always prosperous and wealthy. Has important furniture and machinery manufacturing industries. Proceeds of bonds to be used for development of municipally owned electric, gas and water works. Total value of city owned properties \$10,174,500.

\$1,750,000

CITY OF DUESSELDORF Germany

External Serial Gold Bonds Due
Annually Sept. 1, 1926 to 1945, at
Prices to Yield

7% to 7.65%

Duesseldorf was founded in 1288. Is an industrial, commercial and banking center. Population 429,516. Growth in last 15 years most rapid of all German cities. Owns and operates water, gas, electric and tramway utilities valued at \$22,595,068. Total city owned assets worth \$72,000,000. Taxable income of inhabitants \$107,142,000. Assessed valuation of real estate \$330,000,000. Loan to develop utilities.

A. E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING

Citizens 4267

Bell M. 2435

RETAIL GROCER

Bread Combine Raises Questions of Great Moment.

Bread, according to a recent investigation, supplies one-quarter of the entire motive power for modern human society. That it should have been found to produce a larger number of calories of energizing heat in the human organism for a smaller expense than other staples sets the seal of science upon an almost universal taste. Even at present prices one cent will buy 57 calories in milk and 63 in bacon; but it will buy 120 in ordinary white bread. Bread is more than a staple food; it has become a symbol of life itself. While man cannot live by bread alone neither can he live without it. This almost mystical concern of the human race for bread makes the recent announcement of a \$400,000,000 corporation to consolidate the three largest bread-making concerns already in existence one of impelling national interest.

The incorporation of bread has come about just as the incorporation of steel or shoes or oil—except that it has come later and with prodigious speed. The inventions of the traveling oven, the mechanical mixer and wrapper, and other bread-making machines have, in the last ten years, all but ousted labor from the modern baking factory. As each new invention was installed it reduced the cost of production and increased the margin of profit. Efficient management and business strategy used this profit to produce larger plants, more machinery, increased efficiency, better bread and—supplemented by the opportune post-war slump in wheat and further savings through large-scale operations following rapid consolidations—even greater profits. And now bread takes its place as one of the country's great corporate industries.

Critics of the proposed merger assert that the public has reaped no economic benefit from the savings of machine production while stockholders have grown rich. They say that bread prices have not been reduced in proportion and point to the admittedly large profits which the companies have made. Prices, they say, could be cut in half and still allow for a reasonable return on the money invested in the industry—"in London, where bakers are satisfied with a reasonable profit, a pound of bread costs half what it does in New York, and made of American wheat at that." The proposed combination, they also claim, will be in a position to dictate the price of bread through the control of from 25 to 50 per cent. of the market in the big centers of population. On the other hand, those who have incorporated bread have obviously much to their credit. They have immeasurably improved the technique of production and reduced industrial waste. They have substituted a sanitary, laboratory-checked product for the older menace of the cellar bakeshop. They have introduced order and system in the process of distribution. It may be claimed that the financial reward they

have reaped is commensurate with the public service they have performed.

Charges of inflated prices, profiteering and a possible monopoly are serious in proportion to the grip which bread has come to hold upon the people. Those who seek to effect this merger and those who oppose it have raised an issue of great moment. It can be met with satisfaction only if the basic economic facts of the industry are made known—from the wheat field and the dairy to the kitchen. A thorough investigation by some responsible Government agency is called for.—N. Y. Times.

Effect of Different Kinds of Grain on Meats.

It is a well known fact that grain gives to animals a finish that is reflected in flavor and tenderness in the meat of the carcass. There are some sections of the country where grain-fed meat is not generally appreciated and both retailers and consumers prefer the kind of meat they are used to. Of course that is the reason they do not appreciate the grain-fed meat—they are not used to it. The Western coast is a section of great National importance where most of the meat is lower in grade than would be acceptable in Eastern sections. Other sections are chiefly those tributary or indigenous to rural communities, such as small villages in Eastern mountain sections or typical farming sections and where the meats are almost entirely secured from home-fed animals. Lambs and veal, however, in such sections may be excellent in their season, and hogs may be fairly acceptable, but beef is often from worn-out dairy cows poorly fed or from grass-fed steers. But in the big meat-consuming sections of the country East of the Sierras and Rocky Mountains grain-fed beef is understood and demanded, and fine distinctions are established that separate beef according to breed and feed into many grades and sub-grades. The two kinds of grain that are used extensively in fattening beef are corn and other grains, such as barley, wheat, oats, rye, etc., and these latter are classed as "small grains," the name being taken from their size. Corn is a well recognized meat animal fattener. Under proper conditions it places on the steer a coating of white, firm fat under the hide that in the best instances is evenly distributed, moderately thick and almost as white as paraffin. Through the muscles an intermixture of small deposits of fat gives the meat a marbled appearance and adds to its succulence and flavor. The fibers of the meat are filled with extractives also that are better than when the animal was poorly fed. Small grains give the most excellent finish also and the difference in the finished animal or carcass spells no discount for the small grain. Usually the intermixture in the muscles is finer or more velvety.

Don't be a grandfather man, a man satisfied to follow the business practices of his grandfather. Grandfather, if in business to-day would be the first to adopt to-day's methods.

FOR PROFIT AND HEALTH

Fleischmann's Yeast is helping thousands of people to rid themselves of constipation, digestive and skin disorders and thus bringing them health.

Remember that yeast will benefit you too, so eat it for your health as you sell it for your profit.



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

Who Is Responsible For Poor Quality in Beef?

As a consumer of beef, have you always been satisfied with the portions that have been served to you? No doubt there have been many times when an innocent waiter or hotel or restaurant proprietor has been the receiver of dissatisfaction as expressed by you, due to meat you received with your meal. If you are the purchaser of raw meat from the butcher, then perhaps he or the packer will be accused of fraud, cheating or something of the like for having such a product on the market. Then, again, if you apply a little thought you may go a step further and allow the farmer to shoulder all of the blame. Undoubtedly he is the one primarily responsible, but, again, when we accuse the producer we must remember that many thousands of farmers are included, some of whom are not guilty. Poorly bred animals, raised under the very best conditions never produce first-class beef. If only high-grade beef-producing animals were on the farms, the amount of poor quality beef on the market would hardly be worth mentioning. There are two main producers of the low-grade animals used for meat purposes. The first include those men who have an indifferent attitude toward livestock production and continue along the lines of least resistance, while the other source is the dairyman. We as eaters of beef accept his worn-out animals that have passed their stage of usefulness in the dairy herd and are then cast upon the market to be used for beef. As many of the consumers do not know the difference in the quality of beef as shown in the shops they accept this inferior product and make the best of it. Here lies the remedy. Unless you are satisfied with under-grade meat, educate yourself to the fine points of first-grade meat. Demand this from your butcher and refuse the lower grades. This will produce a condition whereby the producers of inferior beef will have to find another outlet for their products or feed them better and produce what is wanted by the trade. The packers have partially helped to solve this problem by using the inferior grades for the manufacturing of various meat dishes, including sausages, and by allowing only carcasses to come on the market in commercial quantities to be utilized as block beef, that grade above that used for canning, sausage making, etc. Educate yourself to the fine qualities of good beef; demand it at all times, and finally, due to the law of economics, supply and demand, we may hope to gradually reach a stage when only the most desirable and satisfying grade of meat will pass over the retailers' block. This will mark a great improvement in buying methods.

Age of an Animal and Meat Terms.

The various classes of meat as purchased by the consumer are among other things subdivided by dealers according to the factor, age; that is, age before slaughter of the live animal. At the annual livestock shows animals are classified according to age, and strict

rules govern this classification. The practical animal husbandry man who does not have at hand the necessary information, such as the date of birth or registration papers, uses other means of determining age. The general appearance of the animal, size, weight and the matured or unmatured features are some of the guiding factors, although a more important one, and perhaps the one that he puts the most confidence in, is the number of permanent teeth present. The age at which teeth appear varies with different animals, although there is very little variance for animals of the same kind, especially when the maintenance conditions are nearly alike. It is this latter condition that may greatly affect the maturing of the teeth, and naturally the judgment of one not familiar with the animal's history may be somewhat erroneous. Using the ovine or sheep for example, we find that in animal husbandry the young are termed lambs until one year of age, then they pass into the yearling class and so remain until they reach two years of age, when they are called matured sheep. Generally, the lamb possesses two permanent teeth when about one year of age and the second pair at the age of two years. This is the practical means of determining the age of sheep. When the carcasses are placed on the market the head does not accompany the body, except when sold as baby lambs or hot house lambs, and consequently this means of identification is lost with reference to the bulk of supply. Fortunately nature has provided another means of age determination, which is ossification of the bones and the degree of hardness present, according to age. In addition to softness and highly red color of bones, pink color of the flesh, white milk fat over the body, the lamb carcasses may be distinguished from the yearlings by the "break joint." In lambs the foot is removed from the leg just above the ankle joint and the end of the bone is "saw like" in appearance, having eight distinct elevations which are rather porous and red, while yearling joints are less rough, whiter and much harder. In case of mutton this lamb or yearling joint will not appear, for during the time of maturing the bones become ossified and consequently the foot is removed at the ankle, which then shows a regular rolling joint. With lambs commanding a higher price than yearlings or mutton, one may at times find dealers who will substitute one of the cheaper and older ovine animals for lamb. Your butcher will be very glad to give you instructions in this art of identification for all reputable merchants are more than willing to help combat the fraudulent dealer.

There is no magic wand that can be waved over a business to make it immediately successful. Hard work, the kind you or any merchant can do, will accomplish it—if backed by brains.

Do you accept your old fashioned store front and its objectionable features as unavoidable? Why not plan to-day to make changes that will eliminate the objections?

Carload Potatoes Wanted

We are in the market to buy good No. 1 graded potatoes, sacked in new 150 lb. bags.

If you have a car loaded or can make up a carload among your neighbors, get in touch with us immediately.

The Vinkemulder Company

Grand Rapids, Michigan

Buyers and shippers of Potatoes and Onions and fruit in carlots since 1900.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Putnam's

COLD WEATHER CANDIES

NOW READY

HARD MIXTURES
PECO CRISP
HOREHOUND TABLETS

PEANUT CRISP
GOLDEN FLAKE
FANCY HARD CANDIES

Write for New Price List

LOWNEY'S

HOLIDAY PACKAGES
CHOCOLATES

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.

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.

Off Season Specialties in the Paint Department.

Written for the Tradesman.

Some hardware dealers seem to get the impression that just as soon as the air becomes a little chilly and the downy white flakes appear, business, so far as the paint department is concerned, is practically at a standstill. This, however, is not correct; and the wide-awake dealer will find he can in the late fall and winter months do a considerable business.

A portion of his business can be done with the farmers. The winter is practically the only time of the year a farmer has to get work of this kind done. As soon as the weather opens up in the spring, he has to get out on the land. During the summer the crops have to be cultivated, then comes harvesting, followed by threshing and fall plowing. This leaves only the late fall and winter in which to do odd jobs around the farm.

While it is true that on account of cold and stormy weather no exterior painting can be done, how about brightening up the wagons and other implements? Any farmer knows that it is not too uncomfortable to work in the barn even in the middle of winter. He may have to wear a heavy coat and mitts, but these need not impair his ability to paint.

What are you doing to develop the possibilities of this trade? The chief reason the farmer does not paint more during the winter months is because he does not realize the saving qualities of a coat of good paint and because the hardware dealer does not think it worth while to point out to him the life that will be added to his implements by painting them regularly.

A man who farms on a big scale some time ago discussed this subject in a farm journal. What he wrote may prove helpful to the hardware dealer through giving the practical farmer's side of the paint question. He wrote:

"I am perhaps rather a crank on the care of farm buildings but I have been a farmer all my life and have learned the value of keeping them up in shape. I figure that I have made many dollars, or rather saved many, because of the care given my buildings, implements, etc.

"How have I done it? With the paint pail. Paint ought to be one of the farmer's best friends.

"Take the wagon, for instance. Are its sides cracked, warped and filled with checks? Are its spokes and hubs in the same condition? Is the tongue showing weather-beaten and seamy? Notice carefully and you will be surprised to see how much of this is so. And what does it mean? It means that the life of the average farm wagon is not much over six years, while it should be sixteen or twenty.

"For the first ten years of its life the wagon should hardly show a crack or check. How can this be done? Paint your wagon twice a year. This

may sound an enormity to those who never paint their wagons—to them it sounds like a lot of work and expense.

"But it isn't. During the past year I painted three wagons on my farm myself. The entire time spent in painting them twice was not more than eight or ten hours and required only two gallons of paint.

"What did I save by so doing? These three wagons (one a low-down handy wagon for use on the farm) have now been in use for five years and have received two coats of paint every year and to-day are practically as good as new. I figure that I have saved from \$75 to \$100 on my wagons by the use of \$12 to \$15 worth of paint and a few hours time that would otherwise go to waste."

There are various ways to get after this class of business. A good window display on market day will appeal to many farm customers. In this emphasize the idea of turning spare time into money, and of saving the implements by using a little paint.

An idea used by a good many hardware dealers is to have a prospect list of farmer customers and to circularize these two or three times in the course of the season on the subject of painting the implements, brightening up the farm home, etc. Circulars on the latter subject may often with advantage be directed to the farm wife rather than the farmer himself; for I have found that farm women crave brightness and attractive surroundings.

Where the hardware dealer has road men going through the country, of course it is an easy and logical way for the road man to talk up the subject of winter painting with his farmer customers. Where the dealer also handles implements he is in pretty regular contact with his implement patrons; and can urge the regular use of implement paint to good advantage.

But, you say, the sooner an implement wears out, the sooner the farmer has to purchase a new one. That sounds plausible to people who have never had to do with farmers. In actual fact, when the farmer has to replace an implement that, in his estimation, wears out too soon, he blames the implement, and goes to another dealer with his replacement order. Not always, but as a general rule. Then, the range of farm implements is so wide that the farmer who gets long life and thorough satisfaction out of his implements is in a better position to add to their number from time to time. He farms better, his work is easier because he is properly equipped, he tries out implements not in common use and helps to introduce them, and thereby becomes a business builder for the dealer.

While the farm business is being developed along these lines, it will pay the dealer to also give some attention to interior specialties. The most direct effect of cold weather is to keep people indoors. The wear and tear on the floors is, therefore, heavier than at any other time. In a well-conducted household, scratched and worn floors are not tolerated; and it is a foregone conclusion that the winter season will not be far advanced before a supply of

Foster, Stevens & Co. WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle



Decorations losing freshness
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
Citiz. Telephone 51-916 Grand Rapids, Mich

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago GRAND RAPIDS Detroit
First National Bank Bldg. Telephone Citizens 4212 Main 656 Congress Building

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.

floor paint, varnish and wax will be needed.

Floor wax is increasing in use and is a good winter line. One hardware dealer in a small city where social events are always forecasted in the society columns of the local newspaper worked up a big trade by sending suitable literature to every home where a dance or social event of any description was to be held. This trade was not confined to floor wax, but included all varieties of stains and varnishes for interior decoration.

Radiator paint is another good line to push. So is stove paint enamel. Flat wall paint is coming more and more into use in modern homes. It is not difficult to apply; and many householders will be glad, if the matter is properly put before them, to turn the long winter house to good advantage by painting walls and ceilings, re-varnishing woodwork, and re-finishing or repairing floors.

A good window display along this line right now should suggest the idea of brightening up the home for Thanksgiving and Christmas holidays and this suggestion will especially appeal in homes where the young folks are returning or where other visitors are expected for the holiday season.

Victor Lauriston.

Fringed Petticoats Are Liked.

Petticoats finished at the lower edge with deep silk fringe have proved one of the most profitable items in the women's silk underwear business so far this Fall. They are designed especially for the Christmas trade and have been very acceptable to buyers looking for novelty goods with which to stimulate purchasing of gift merchandise. Another holiday item that has done well is sets comprising bloomers and slips to match. These are shown in radium and knitted silks in all the favored Fall shades. Some of them are embroidered by way of decoration.

Metallic Patterns in Draperies.

A new development in draperies and upholsteries is said to be the production of metallic hand-blocked prints featuring polychrome colorings. In addition, the outline of the pattern is obtained through an embroidered thread. So far only a few patterns have been turned out in the new process, these running to floral and antique patterns, but the number of designs will be greatly increased within the next few weeks. One virtue of the goods is said to be their fastness to everything except "fire." The patterns are worked out on a mohair ground.

Fancy Underwear Much Wanted.

The demand for women's fancy underwear is unabated, being stimulated to no small extent by the approach of the holiday season. Chemises of the so-called envelope variety head the list of the most favored merchandise, with nightgowns coming next. A wide range of colors is seen in the better-quality goods and the more elaborate models are lavishly trimmed with lace and ribbons. The large stock houses are said to be having trouble in keeping up with the demand, and those

making goods on order are taking more time for delivery than has been the case for quite a while.

Fitted Cases Still Held Up.

With the approach of the holiday season it looks more and more as if a good deal of business in fitted cases both for men and women, is going to be lost through the inability of makers of the cases to get the necessary fittings. These include about everything there is in the way of toilet articles, and the shortage of them is due to the scarcity of the celluloid from which they are wholly or partly made. A shortage of fine brushes for both sexes is particularly noticeable, and is holding back deliveries of the higher-priced cases.

A motorboat voyage from Oregon to New York, just completed by two California veterans has more to recommend it than most freak voyages. Of 5680 miles all but 400 were accomplished over inland waterways, and the trip of eighty-six days, though arduous, has served to show the people in communities throughout the distance local possibilities hitherto unrealized of small boat cruises and camping trips such as Thoreau undertook when he wrote of that delightful week on the Concord and Merrimac rivers. Other pilgrims have undertaken plainly hazardous ventures, feasible for exceptional navigators, but this sea-to-sea odyssey was not designed to be dangerous, and it followed routes that others can use without putting their lives in

pawn. The discovery of a waterway to Oregon is almost like the news of another Northwest Passage. It is a fine combination of determined will, skillful navigation and excellent mechanical engineering that has made the journey possible.

It may not be fair to call men lazy because they do not succeed, but nine times in ten laziness is at the bottom of the failure. By laziness we mean lack of ambition and energy.

It is a fine thing to have a private office surrounded by fancy grill work, but it is fatal to try to support that sort of thing before the business demands it.

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

Walker
NET WEIGHT
ONE POUND

A. R. WALKER CANDY
CORPORATION
Owosso, Michigan

COMMERCIAL TRAVELER

More Reviews of Upper Peninsular Hotels.

Bay City, Nov. 3.—Let me see! Where was I at? Oh, yes, en route from Ontonagon to Crystal Falls.

The very latest example of modern hotel construction is embodied in the Crystal Inn, at Crystal Falls. Here an investment of nearly a quarter of a million, provided for by voluntary contributions of loyal citizens, has brought forth an institution of sixty rooms, similar to the Doherty, at Clare, the Huron, at Ypsilanti, and the Warm Friend Tavern, at Holland. The Crystal Inn, with its delightful and spacious lobby, makes its first appeal to you, but is reinforced by a wonderful sun parlor, overlooking magnificent landscapes, a dining room, or, rather, a series of dining rooms which cannot fail to impress the most exacting patron.

My visit at the Crystal Inn was a continual joy. In the first place Mr. and Mrs. H. L. Bradley, joint operators, ideal host and hostess, without ostentation, meet every requirement of true hospitality. Their service is the very embodiment of comfort and satisfaction. The furnishings and decorations, auxiliaries to every modern convenience, are a pleasant feature not to be disregarded, while the meal service is excellent, cooking of the very best and charges right. A luncheon served while I was there at a charge of 75 cents was made up as follows:

Navy Bean Soup
Home-made Relish
Boiled Spare Ribs and Sauer Kraut
Individual English Meat Pie, family style
Liberty Pot Roast, with Noodles
Mashed and Creamed Potatoes
Creamed Parsnips
Shredded Lettuce—Egg Dressing
Green Apple Pie—Banana Cream Pie
Rice Custard Pudding
Ice Cream and Cake
Parker House Rolls
Beverages

Ample portions and excellently served.

This most worthy couple rendered me valuable service in transporting me to Iron River, where I found C. A. Robinson behind the counter of the Iron Inn.

Recently Mr. Robinson added eighteen rooms with modern conveniences, including baths, and now has a rooming capacity of seventy-five. Less than a year ago the Inn was completely rehabilitated and is a credit to the town. Especially is it well conducted and meal service is most excellent.

At Iron River is also the Cloverland Hotel, operated by J. A. Funkey. Although its capacity is limited to twenty rooms, it is strictly modern and is very popular. The Cloverland meals are of the real home-cooked variety and most reasonable in price.

At Iron Mountain, the Milliman, operated by Milliman Brothers, is the leading hotel, with a capacity of 100 rooms, which have recently been refurbished, and is in first-class physical condition. The Milliman is run strictly on the American plan, a charge of \$4 for rooms with running water and \$5 with bath.

J. G. Harding conducts the Hotel Harding, at Iron Mountain, a hostelry of forty rooms. The Harding does not conduct a dining room, but is clean and comfortable and has a splendid patronage. Mr. Harding is a young man well qualified for his position—agreeable and accommodating.

The management of the Hotel Menominee, at Menominee, is in the hands of E. J. Wood, who has been on the job for the past five years, and who is responsible for its excellent physical condition and the popularity which it enjoys. The Menominee is operated on the European plan and its cafe service is of the very best, with charges most agreeable.

At Escanaba, the Delta, operated by Burns & Cleary, with Clyde J. Burns more particularly in charge, is the one particular example of fire proof hotel construction in Upper Michigan.

Just at present it is going through the process of refurbishing, but it supplies every known modern convenience and is certainly in most capable hands. Its service is most excellent and it is doing a very prosperous business.

Rates at the Delta are most reasonable and its meals popular. It has a well conducted coffee shop, which enjoys a wonderful local patronage, and—an unusual condition—it feeds 90 per cent. of its room occupancy. This dinner, for one dollar, was served last Sunday:

Deep Sea Cocktail
Chicken Gumbo a la Creole
Consomme Aux Pinches
Celery Hearts
Baked Whitefish, St. Menchold
Fried Spring Chicken, Country Style
Paprika Schnitzel, Buttered Noodles
Roast Young Chicken, Dressing,
Cranberry Sauce
Roast Prime Ribs of Beef au jus
Snow Drift, O'Brien and
Au gratin Potatoes
Salade Copid d'Azure
Hot Parker House Rolls
Peach Melba
Ice Cream and Cake
Fresh Apple and Blueberry Pie
Frozen Souffle Glace Pavlova
American and Pimento Cheese
Beverages

Mr. and Mrs. Burns drove me over to Manistique fifty miles away, and left me in the care of Louis Mallette, who owns and operates the Ossawinamakee. They obligated me for many courtesies extended to me while their guest at Escanaba.

In the past I have had occasion to say many good things about the Ossawinamakee, which I am ready to confirm at any time. Since I last visited this most excellent hotel, running water has been installed and many other improvements made, all of which add to its charm. The "Ossy," as it is familiarly called, is the acme of neatness and its table is much talked about. It carries one back to the balmy days of the old Morton House, in Grand Rapids, where good food, appetizingly served, was one of its drawing cards.

Mr. Mallette as far back as forty years ago, operated the Bennett House, at Mt. Pleasant, and recently I published a menu which he offered at that institution thirty-seven years ago. There is not so much difference between it and the one shown at the "Ossy" last week when I was there. All of this for one dollar:

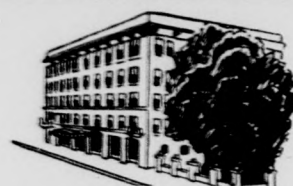
Cream of Tomato Soup
Head Lettuce
Dill Pickles
Sirloin of Prime Beef a la Natural
Roast Spring Chicken, with Dressing
Rib Ends of Beef, Brown Potatoes
Cream Whipped and Seamed Potatoes
Baked Hubbard Squash
New Spinach
Apple and Cream Pie
Imperial Cheese
Vanilla Ice Cream and Cake
Beverages

The charm of the "Ossy's" offerings is not so much in its comprehensiveness as in its quality. It is of the home-made variety.

Welch & Hemm has completely remodeled the Northern Hotel, at St. Ignace, since I was there two years ago. In addition to adding many rooms—forty, I believe—they have a new and attractive lobby, with spacious windows which look out over the Straits, and furniture of the most artistic and attractive design. These people, during the past season, acquired the Alto Hotel, at Sault Ste. Marie, completely remodeling it, and have changed it to the New St. Marie. Both hotels did a remarkable business during the past season. W. T. Leishman is manager of the Northern. He is of wide experience in Michigan and other nearby states, unostentatious, but withal a very genial host.

Word has been conveyed to me to the effect that two Sault Ste. Marie hotels, the Park and New St. Marie have been closed for the winter.

The Park is owned and operated by that most popular landlord, James R. Hayes, and is one of the bright spots of Upper Michigan. It does a most prosperous business in Summer, but there is little doing up there in winter besides shoveling snow and incidentally much coal. What few commercial men operate at the "Soo," live there, and there is very little for the hotels, hence it is a most sensible move, so



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof
Rooms

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

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

HOTEL CHIPPEWA

MANISTEE, MICH.

HENRY M. NELSON, Manager

European Plan, Dining Room Service

150 Outside Rooms \$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00

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.

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

The Pantlind Hotel

The center of Social and
Business Activities.

Strictly modern and fire-
proof. Dining, Cafeteria
and Buffet Lunch Rooms
in connection.

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



Morton Hotel

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

400 Rooms—400 Baths

Menus in English

WILLIAM C. TAGGART
Manager.



long as there is another hotel open there, to retrench during the off season.

At St. Ignace I took the State ferry for Mackinaw City. The wonderful success of the State owned and operated ferry is a sad commentary on the business acumen of the management of the long-established car ferry which did little or nothing in auto traffic last season. It was simply a case of terrific GOUGE on their part and the public naturally resented it. The State took in slightly less than \$200,000 in ferry charges, with a handsome profit, at one-half the rates charged by the private corporation, and they are already planning additions to their fleet of ferry boats for 1926.

At Cheboygan, I found the New Cheboygan closed for the winter, but the Ottawa, the other St. Amour property, fully functioning under the efficient supervision of Ray Lugenbell, recently of the Morton Hotel, at Grand Rapids. This gentleman appeals to me and I believe he will make the Ottawa popular. He conducts a most excellent cafe in connection therewith.

At Cheboygan A. J. LaLonde, combines the business of a joint agency of the two railroads with the operation of a very nice and comfortable hotel, LaLonde's Inn. Two years ago he acquired this property, completely remodeled it, and now has something which evidently appeals to traveling men, as he is doing a capacity business every day in the week. There is "hominess" about the place one seldom sees, and its meals, though simple, are modest in price and most acceptable. For \$2.50 one secures at the Inn a comfortable room and three squares on the American plan. I was indebted to Mr. LaLonde for a pleasant trip along Mullet Lake, through the beautiful resort section of that country.

Mrs. Tillie V. Brittain, who has demonstrated how a member of the fair sex can enter the field of hotel operation and make a success of it, suffered the loss of her charming hotel, the Montcalm, at Detroit, the other day. I am uninformed as to her future plans, but I predict she will not go into retirement. She is too valuable an asset in hotel conduct.

Mr. and Mrs. Frank Blair, at Morenci, acquired a Nation-wide reputation for their chicken dinners which they served for several years. In fact, I believe they served chicken three times daily during that period. They are now at Butler, Indiana, running the Hotel Butler, which being but a few miles distant from Morenci, will enable them to retain their former patronage and give them greater facilities, which will undoubtedly result in increased trade, which they will most assuredly deserve.

Recent illustrations of the progress being made on the new Hotel Olds, Lansing, show wonderful speed acquired in its construction. Announcement is made to the effect that it will be completed, equipped and opened in April next.

New Pharmacy Chain Pays First Dividend.

Detroit, Nov. 3—During the last eight months there has been formed in Michigan a consolidation of drug store chains, called the Beacon drug stores, Harry I. Sanford, of Grand Rapids, is President of the company. Mr. Sanford's history as a drug store chain operator has been described in magazine articles.

This chain now comprises thirty-three stores throughout Michigan, including the Detroit Drug Co., of Detroit, the Mercer Drug stores, of Flint, the Schrouder Drug stores, of Grand Rapids, and the Weeks Drug Store Co., of Jackson.

At a recent board meeting, an initial dividend of 17½ cents per share was declared payable to owners of the no par value shares of this company.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 3—S. W. Johnson, traveling salesman for the past fourteen years for Foster, Stevens & Co., has resigned his position and removed to Battle Creek, where he will represent Standart Bros. Hardware Corporation, of Detroit, in the same capacity.

Adrian Kett has erected a new store building and engaged in the hardware business at the corner of Eastern avenue and Burton street. The Michigan Hardware Co. furnished the stock.

Uncle Louie Winternitz came over from Chicago the fore part of the week to attend the funeral of a life-long friend. He will remain in the city about a week.

There will be a joint meeting at 3:30 Saturday afternoon, Nov. 7, at the Durant Hotel, in Flint, of the Hotel Committee of the Grand Council of Michigan, United Commercial Travelers; John D. Martin, of Grand Rapids, chairman, E. C. Stalling, Flint, and E. F. Balentine, of Port Huron, and the Commercial Travelers Committee of the Michigan Hotel Association, Fred Z. Pantlind, Grand Rapids, C. H. Montgomery, Battle Creek, together with Fred J. Fenski, Bay City, Grand Counselor of Michigan United Commercial Travelers, and John A. Anderson, Port Huron, President of the Michigan Hotel Association.

Flint Council will serve a dinner at 6:30 and wind up with a booster meeting in the evening with a large class for initiation.

To meet an urgent need of its customers the Grand Rapids National Bank has established a bond department under the management of Morton H. Luce, who for the last two years has represented one of the leading banking houses of Detroit, having had charge of its Grand Rapids branch. It will be the policy of the bank to deal only in bonds suitable for investment purposes, well seasoned and of a class which can be laid away without concern.

The American Express Co. shows little appreciation of the patronage accorded it by Grand Rapids in maintaining no up-town office. The headquarters on South Ionia avenue are unfortunately located on account of their being in the midst of the confusion necessarily accompanying conditions at the union depot. Hundreds of Grand Rapids shippers show their resentment over the arbitrary action of the Express Co. by refusing to use the company's transportation service when the parcels post can be utilized.

L. J. Katz, who was formerly located at Traverse City, has moved to Grand Rapids and is now representing the Michigan Hardware Co. with the trade.

One Way of Marketing Florida Lots.

A mercantile friend of the Tradesman writes as follows:

Enclosed find check to ensure me another fifty-two copies of the, good old stand by.

I am also enclosing a letter my better half received from what I consider a bunch of Florida land crooks.

Here is the story: She solved a puzzle in a daily paper and sent in her answer. Of course she was the lucky one out of thousands to receive a wonderful lot in beautiful Florida, but it would be necessary for her to have an abstract and deed which would cost \$12.45.

She mailed the check to them about three weeks ago and I am surprised and amazed to think she even received the enclosed letter stating that deed would be sent soon. If it had been any amount of money she would not have fallen for it, but as she told me, "Why, I have seen you pay more than that to draw to a bob tailed flush"—and I have. It is amusing to me and I only wish I had the time to go to

Detroit and have some real fun out of it.

The \$12.45 doesn't worry me at all, but some poor washerwoman might get hooked, so if you care to investigate them, all right, but don't waste any time on my account, for I charged the \$12.45 to profit and loss as soon as she told me.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Eckliff Circulator Co., Detroit. Savutime Co., Inc., Detroit. Buyers Service Corp., Detroit. Pontiac Tire Co., Pontiac. Hikrest Land Co., Ann Arbor. Randall-Stark Lumber Co., Ferndale. Englander's Commercial Enco Auto Paint Shop, Detroit. Kalamazoo Match Plate & Foundry Equipment Co., Kalamazoo. Bridge & Company, Detroit. Flynn Co-Operative Threshing Co., Marlette. Charles T. Powner Co., Detroit. Spencer Electric Light & Power Co., Belding. Deckerville Farm Produce Co., Deckerville.

Court Upholds Right To Make Wine For Home Use.

Richmond, Va., Oct. 30—The National prohibition laws do not forbid the home manufacture of cider and fruit juices from fruits raised on the premises and intended for individual use. The U. S. Circuit Court of Appeals held recently when it reversed judgment of the Federal District Court at Elkins, W. Va., by which Creed Isner was convicted of possessing 70 gallons of intoxicating liquor. Isner declared he took cherries and elderberries from his farm and made fruit cider for his own use. At the trial the prosecuting attorney conceded that the cider was not intoxicating, but contended that it possessed as much as one-half of one per cent. of alcohol and, therefore, came within the general prohibition laws defining liquor.

Vermont Pure Maple Syrup

No. 2 grade, packed six one gallon cans to the wood case at \$2.00 per gallon F. O. B. Vermont. Terms cash with order.

LOUIS P. LAMB

Maple Products and Candies

East Lansing, Mich.

PAPER SHELL PECANS

Prompt Express Shipments

Livingston Snow Company

Quitman, Georgia



Hotel Whitcomb

AND

Mineral Baths

THE LEADING COMMERCIAL AND RESORT HOTEL OF SOUTHWEST MICHIGAN Open the Year Around Natural Saline-Sulphur Waters. Best for Rheumatism, Nervousness, Skin Diseases and Run Down Condition. J. T. Townsend, Mgr. ST. JOSEPH MICHIGAN

The HOTEL PHELPS

Greenville, Michigan

Reasonable Rates for Rooms. Dining Room a la carte. GEO. H. WEYDIG, Lessee.

CODY CAFETERIA

Open at 7 A. M.

TRY OUR BREAKFAST

Eat at the Cafeteria it is Cheaper FLOYD MATHER, Mgr.

HOTEL HERMITAGE

European

Room and Bath \$1.50 & \$2

JOHN MORAN, Mgr.

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

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"

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.

DRUGS

Ginger Ale.

The following is a formula for regular ginger ale. First make an alcoholic extract as follows:

Jamaica ginger, fine powder.....8 lbs.
Capsicum, fine powder6 ozs.
Alcohol, a sufficient quantity.

Mix the powders intimately, moisten them with enough alcohol to make them distinctly damp but not wet, set aside for four hours, then pack in a cylindrical percolator and percolate with alcohol until ten pints have been collected; place the percolate in a bottle of at least 2-gallon capacity and add 2 fluid drams of oleoresin ginger, shake and add 2½ pounds of finely powdered pumice stone and agitate frequently for twelve hours, then the next step is most important. Add 14 pints of water in one pint at a time, then shake briskly and add the next after adding all the water set aside for twenty-four hours, agitating strongly every hour or so, then add:

Oil of Lemon1½ fl. ozs.
Oil of Rose Geranium3 fl. drams
Oil of Bergamot2 fl. drams
Oil of Cinnamon3 fl. drams
Magnesium Carbonate ..3 ounces

First rub the magnesia with the oils in a mortar, add nine fl. oz. of the clear portion of the ginger mixture to which two ounces of alcohol have been added and continue trituration, rinsing the mortar out with the ginger mixture, pass the ginger mixture through a double filter and add the mixture of oils through the filter. Finally pass enough water through the filter to make three gallons of the finished extract which is to be used 4 fl. oz. to a gallon of syrup. Dilute the syrup, 1 fl. oz. with 6 fl. oz. of carbonated water and bottle.

Note: The ginger ale can be colored a darker color with caramel.

Pearly Vanishing Cream.

The ideal formula for such a preparation is stated by William A. Poucher to be the following:

Stearic Acid200 Gm.
Oleic Acid40 Gm.
Potassium Hydroxide10 Gm.
Water800 Cc.

The fatty acids are melted together and the hot solution of the alkali poured in while the whole is briskly stirred and the heat maintained. The agitation is continued while cooling and until a creamy product results. Perfume may then be added.

Providing the room is not too cold, the sheen will have developed overnight. If the temperature falls too low the cream is again slightly warmed and stirred—with a perfect product as a result.

The sheen develops in direct ratio to the percentage of oleic acid used; 1 per cent. yields a pearliness, while 2 per cent. gives a satiny appearance and 4 per cent. produces a cream having an appearance approximating closely to that of powdered aluminum.

Mentholated Toilet Cream.

Any ordinary toilet cream may be converted into a menthol cream by replacing the perfume with a solution of menthol in alcohol. Too large a

quantity of menthol must not be used as it may prove irritant and an excess will be precipitated from the aqueous cream. The following formula may be used to make a menthol cream: Tragacanth, powder, 2 dr.; glycerin, 1 fl. oz.; menthol, 40 gr.; alcohol, 2 fl. oz.; water, to make 32 fl. oz. Triturate the tragacanth with glycerin, dissolve the menthol in the alcohol, mix the gummy and alcoholic liquids by trituration, color a light pink by the addition of the carmine solution, and then gradually and thoroughly incorporate the water.

Coloring Bath Salts.

Spread the crystals out on a paper or in a flat tray, gradually incorporating the color and perfume by rubbing between the hands—operating, in fact as is usually done in the case of lemonade crystals. Use any desired aniline dye and essential oil or perfume essence, dissolved in alcohol, to which the addition of a little glycerin will not only facilitate the spreading of the liquid over the surface of the crystals but prevent the tendency to effloresce. You can only get at the proper shade of color by experimenting.

Formaldehyde Soap.

Oleic Acid32 oz.
Rectified Spirit12 oz.
Caustic Potash4 oz.
Distilled Water12 oz.
Formaldehyde Solution 40%50 oz.

Mix the acid and the spirit, dissolve the potash in the water and add gradually to the acid solution, shaking well. Set aside for a day or over night and add the formaldehyde solution.

Merrill's Idea of the Significance of Armistice Day.

Grandville, Nov. 3—November brings Armistice day.

Every American thrills at the announcement of the 11th day of November, a day long to be remembered as that on which the haughty German empire was humbled and the family of Hohenzollern was laid, it is to be hoped, on the shelf forever.

It is a day for world recognition as well as by the United States of America, which on that day sat with the Allies in judgment on the most vindictive and barbarous nation in the world.

November witnessed the election of Lincoln to the presidency of the United States, the greatest man of all time, and the downfall of Kaiser Wilhelm the most cruel tyrant of modern history.

Lincoln and Kaiser Wilhelm!

What a contrast these two names present. The one the soul of gentleness, the other vindictive and heartless to the last degree.

America had a hand in electing the one and in crushing the other, and because of this last event we are called upon to take notice of the date in this month which marks the fall of the latter, by which event the world has been assured of years of peace, and for which all good people have cause to rejoice.

The crushing of the Hohenzollern on the 11th day of November marks the beginning of better days for the world, a day which even the German will some day regard with less bitter feelings than they do at the present time.

The world is marking time just now and everybody hopes that the efforts of the various courts for world bargaining may result in something substantial in effecting a long standing of

peace and good will among the various nations of the earth. Hope springs eternal in the human breast. If it was not for that, the world would be a cave of gloom most of the time.

America is strictly in the limelight these days, since the close of the world struggle, and Yankee purse strings have been loosened to aid so many overseas countries.

Uncle Sam is a good fellow; in fact, those old country bargain-hunters ask nothing better than to stand off for the sums they owe, trusting to our bigness and generosity to excuse those debts incurred at a time of stress and strain of war.

Well, your uncle has been good all right, but he has a little matter at home that requires attention, and some of his own family feel the need of handling what is their due from old country debtors.

November 11, 1918, marks a new era in the world's history, an era of peace and good will among men.

Old Glory won handsomely at Yorktown in Revolutionary days. It won again on the 11th of November, at the end of the kaiser's war, and it still flaps in the breeze the mightiest flag beneath the sun the round world over. Britain ruled the seas at one time, but after the splendid triumphs of the Yankee ship Constitution on the ocean a British tar was heard to remark that, while British sailors were masters of the ocean usually, it was a fact that a "d--- Yankee could stand on a slippery deck as long as an Englishman."

Quite a concession from His Britannic Majesty's sailor man.

The Thunderer (London Times) loudly boasted at the outbreak of the last war with England that Great Britain's navy "would soon drive the bits of striped bunting from the ocean."

Per contra, when that war came to a close the "striped bunting" had increased double fold.

The stars and stripes were well to the front when that armistice was signed at the close of the kaiser's war. Our part in that struggle will never bring a blush to the cheek of young America.

It is well that the date of the downfall of monarchical tyranny in Europe be kept a sacred memory for all time, and be as heartily celebrated as any other holiday in the land. Get out the military; hang out the flag; let oratory and fireworks mark the date, it is worthy the best we have to offer.

When the Western Republic accepted the challenge to combat thrown down by Germany very few of the great earth powers viewed this country with anything but indifference, and perhaps, wondered if we would fight. The world was made wise to our capacity as belligerents before many months. The sea swarmed with transports conveying the flower of Yankee land to the shores of Europe, where the hard pressed allies welcomed the lads in khaki with loud acclaim as friends come to the rescue in the nick of time.

That world, which up to that time had affected to despise "Yankee Pigs," learned the dearest lesson it ever experienced in all history, resulting in the fact that whenever a banner with stars and stripes in its makeup appears in foreign waters every last son of a European is ready to doff his hat in its honor.

Because of her part in the world war the United States to-day stands far higher in the eyes of our foreign cousins than it did, and every last country over there, from the highest to the lowest, is willing to accept alms to any amount at our hands. So much for November 11, 1918. Old Timer.

TRUSTEE MORTGAGE SALE

Default having been made in the conditions of a certain chattel mortgage, made and executed by Eml G. Olander and Charles Osterberg, copartners as Olander & Osterberg, of Cadillac, Michigan, to Fred C. Wetmore, Trustee for the creditors of said Olander & Osterberg, dated October 5th, 1925, and filed in the office of the City Clerk and in the office of the Register of Deeds, Cadillac, Michigan, on October 5th, 1925.

NOTICE IS THEREFORE HEREBY GIVEN, that, by virtue of the power of sale contained in said mortgage, there will be offered for sale at public auction, to the highest bidder, on Friday, the sixth day of November, 1925, at ten o'clock in the forenoon of that day, at the store building heretofore occupied by said Olander & Osterberg, at No. 109 North Mitchell Street, in the City of Cadillac, Michigan, the property covered by and described in said mortgage, to satisfy the amount then due and unpaid under said mortgage, including principal, and interest and the expenses of said trust and of said sale, as provided for in said mortgage.

The property covered by and described in said mortgage, to be offered for sale as aforesaid, is described as follows, to wit: The entire stock of merchandise, consisting principally of dry goods, shoes, men's furnishings, notions and crockery, and store and office furniture and fixtures contained in the first floor and basement of the brick building at No. 109 North Mitchell Street, in said City of Cadillac, except such property as may be exempt from execution under the laws of this state.

The above described property will be offered for sale in bulk or in parcels or lots, at the option of said trustee, and will be sold to the highest bidder, with the express condition and understanding, however, that such sale or sales will be subject to the approval and confirmation of said trustee, within three days from and after the day of sale.

The successful bidder shall immediately deposit with the trustee, in cash or certified check, not less than ten per cent of his bid, the balance to be paid when the sale is confirmed.

Dated, Cadillac, Mich., October 24, 1925.

FRED C. WETMORE, Trustee.
Cummer-Diggins Building,
Cadillac, Michigan.

Sand Lime Brick

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

Brick is Everlasting

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

Henry Smith Floral Co., Inc.

52 Monroe Ave.
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PHONES: Citizens 65173, Bell Main 178

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The Food of the Future

CHEESE of All Kinds
ALPHA BUTTER
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BEST FOODS Mayonaisse
Shortning
HONEY—Horse Radish

OTHER SPECIALTIES
Quality — Service — Cooperation

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The Best Line We Have Ever Shown

NOW ON DISPLAY AT
GRAND RAPIDS, MICHIGAN
in our building 38-44 Oakes St. Cor. Commerce

If you have failed to see this line,
come at once while it is still com-
plete. Orders shipped within two
days. Do this today. We thank
you.



Hazeltine & Perkins Drug Co.

Manistee

Michigan

Grand Rapids

FOR SALE

Betsy Ross Candy Corporation
Chicago

To settle estate and affairs of Erskine M. Parmalee, deceased, late President and owner of THE BETSY ROSS CANDY CORPORATION, we are authorized by Virginia M. Parmalee, executrix, to offer for sale, entire assets of Company, including Good Will, Trade Names, etc. Product has national reputation; factory completely equipped. Enrober. Springfield Depositor, Ice Machine, Cork Lined Refrigerator Room, etc., free of obligation. Shipping station two blocks. \$20,000.00 Cash will handle. Easy terms on balance.

Write for Complete Details

FREDERICK W. HANDSCHY & ASSOCIATES

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TOLEDO SCALES

20 W. Fulton St.

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

All kinds of Glass for Building Purposes

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GRAND RAPIDS, MICHIGAN

WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow 8 50@3 75	Cinchona ----- 01 10
Boric (Powd.) 15 @ 25		Lavendar Gar'n 35@1 20	Colchicum ----- 01 80
Boric (Xtal) 15 @ 25		Lemon ----- 3 50@3 75	Cubebs ----- 01 00
Carbolic 37 @ 43		Linseed, bbl. @ 1 10	Digitalis ----- 01 80
Citric 58 @ 70		Linseed, raw, bbl. @ 1 07	Gentian ----- 01 35
Muriatic 9 @ 15		Linseed, bbl. less 1 17@1 30	Ginger, D. S. ----- 01 80
Nitric 15 @ 25		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, yellow 2 75@3 00	Iron, Clo. ----- 01 35
Water, 26 deg. 10 @ 18		Olive, Malaga, green 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. ----- 0 85
Balsams		Peppermint 22 50@22 75	Opium, Deodora'd 03 50
Copaiba 90@1 30		Rose, pure 18 50@14 00	Rhubarb ----- 01 70
Fir (Canada) 2 55@3 80		Rosemary Flows 1 25@1 50	
Fir (Oregon) 65@1 00		Sandalwood, E. 10 00@10 25	Paints.
Peru 3 00@3 25		Sassafras, true 3 00@3 25	Lead, red dry 15 1/4 @ 15 1/4
Tolu 3 00@3 25		Sassafras, arti'l 90@1 20	Lead, white dry 15 1/4 @ 15 1/4
Barks		Sassafras, true 15 00@15 25	Lead, white oil 15 1/4 @ 15 1/4
Cassia (ordinary) 25 @ 30		Sperm 1 50@1 75	Ochre, yellow bbl. @ 2 1/2
Cassia (Saigon) 50 @ 60		Tansy 8 50@8 75	Ochre, yellow less 3 @ 6
Sassafras (pw. 50c) @ 58		Tar, USP 50 @ 65	Red Venet'n Am. 3 1/4 @ 7
Soap Cut (powd.) 30c 18 @ 25		Turpentine, bbl. @ 1 12 1/2	Red Venet'n Eng. 4 @ 3
Berries		Turpentine, less 1 20@1 32	Putty 5 @ 8
Cubeb @ 1 25		Wintergreen, leaf 6 00@6 25	Whiting, bbl. @ 4 1/2
Fish @ 3 25		Wintergreen, sweet 3 00@3 25	Whiting 5 1/4 @ 10
Juniper @ 3 25		Wintergreen, art. 75@1 00	L. H. P. Prep. 3 05@3 25
Prickly Ash @ 75		Wormwood 8 00@8 25	Rogers Prep. 3 05@3 25
Extracts		Wormwood 9 00@9 25	
Licorice 60 @ 65			Potassium
Licorice powd. @ 1 00			Bicarbonate 35 @ 40
Flowers			Bichromate 15 @ 25
Arnica 25 @ 30			Bromide 69 @ 85
Chamomile (Ger.) 20 @ 25			Bromide 54 @ 71
Chamomile Rom. 20 @ 50			Chlorate, gran'd 23 @ 30
Gums			Chlorate, powd. 16 @ 25
Acacia, 1st 50 @ 55			or Xtal 30 @ 30
Acacia, 2nd 45 @ 50			Cyanide 30 @ 30
Acacia, Sorts 20 @ 25			Iodide 4 66 @ 4 86
Acacia, Powdered 35 @ 40			Permanganate 20 @ 30
Aloes (Barb Pow) 25 @ 35			Prussiate, yellow 65 @ 75
Aloes (Cape Pow) 25 @ 35			Prussiate, red @ 1 00
Aloes (Soc. Pow.) 65 @ 70			Sulphate 35 @ 40
Asafoetida 50 @ 60			
Camphor 1 05 @ 1 10			Roots
Gualac @ 1 10			Alkanet 30 @ 35
Gualac, pow'd @ 1 25			Blood, powdered 35 @ 40
Kino @ 1 10			Calamus 35 @ 60
Kino, powdered @ 1 20			Elecampane, powd 25 @ 30
Myrrh @ 60			Gentian, powd. 20 @ 30
Myrrh, powdered @ 65			Ginger, African, powdered 30 @ 35
Opium, powd. 19 65 @ 19 92			Ginger, Jamaica, powdered 55 @ 60
Opium, gran. 19 65 @ 19 92			Golden seal, pow. @ 7 50
Shellac 90 @ 1 00			Ipecac, powd. 3 75 @ 4 00
Shellac Bleached 1 00 @ 1 10			Licorice 35 @ 40
Tragacanth, pow. @ 1 75			Licorice, powd. 20 @ 30
Tragacanth 1 75 @ 2 25			Orris, powdered 35 @ 40
Turpentine @ 25			Poke, powdered 35 @ 40
Insecticides			Rhubarb, powd. 1 00 @ 1 10
Arsenic 15 @ 25			Rosinwood, powd. @ 40
Blue Vitriol, bbl. @ 0 97			Sarsaparilla, Hond. ground @ 1 00
Blue Vitriol, less 08 @ 15			Sarsaparilla Mexican, ground @ 1 25
Bordea, Mix Dry 1 1/2 @ 35			Squills 35 @ 40
Hellebore, White powdered 20 @ 30			Squills, powdered 60 @ 70
Insect Powder 40 @ 55			Turmeric, powd. 20 @ 25
Lead Arsenate Po. 17 @ 30			Valerian, powd. @ 75
Lime and Sulphur Dry 10 @ 22			
Paris Green 22 @ 33			
Leaves			
Buchu 1 25 @ 1 30			
Buchu, powdered @ 1 30			
Sage, Bulk 25 @ 30			
Sage, 1/4 loose @ 40			
Sage, powdered @ 35			
Senna, Alex. 50 @ 75			
Senna, Tinn. 30 @ 35			
Senna, Tinn. pow. 25 @ 35			
Uva Ursi 20 @ 25			
Oils			
Almonds, Bitter, true 7 50 @ 7 75			
Almonds, Bitter, artificial 4 00 @ 4 25			
Almonds, Sweet, true 1 50 @ 1 80			
Almonds, Sweet, imitation 1 00 @ 1 25			
Amber, crude 1 50 @ 1 75			
Amber, rectified 1 75 @ 2 00			
Anise 1 50 @ 1 75			
Bergamont 8 50 @ 8 75			
Cajeput 1 50 @ 1 75			
Cassia 4 25 @ 4 50			
Castor 1 75 @ 2 00			
Cedar Leaf 1 50 @ 1 75			
Citronella 1 25 @ 1 50			
Cloves 3 00 @ 3 25			
Cocunut 35 @ 35			
Cod Liver 1 90 @ 2 40			
Croton 2 00 @ 2 25			
Cotton Seed 1 30 @ 1 50			
Cubebs 7 00 @ 7 25			
Eigeron 7 50 @ 7 75			
Eucalyptus 1 25 @ 1 50			
Hemlock, pure 1 75 @ 2 00			
Juniper Berries 3 50 @ 3 75			
Juniper Wood 1 50 @ 1 75			
Lard, extra 1 50 @ 1 80			
Lard, No. 1 1 40 @ 1 60			
Seeds			
Anise 35 @ 40			
Anise, powdered 35 @ 40			
Bird, ls 13 @ 17			
Canary 13 @ 20			
Caraway, Po. 30 25 @ 30			
Cardamom 25 @ 30			
Coriander pow. 30 20 @ 25			
Dill 18 @ 25			
Fennel 25 @ 40			
Flax 08 @ 15			
Flax, ground 08 @ 15			
Poenugreek pow. 15 @ 25			
Hemp 8 @ 15			
Lobelia, powd. @ 1 25			
Mustard, yellow 17 @ 25			
Mustard, black 20 @ 25			
Poppy 22 @ 25			
Quince 1 50 @ 1 75			
Rape 15 @ 20			
Sabadilla 35 @ 45			
Sunflower 11 1/2 @ 15			
Worm, American 30 @ 40			
Worm, Levant 4 25 @ 4 50			
Tinctures			
Aconite @ 1 80			
Aloes @ 1 45			
Arnica @ 1 10			
Asafoetida @ 2 40			
Belladonna @ 1 35			
Benzoin @ 2 10			
Benzoin Comp'd @ 2 65			
Buchu @ 2 55			
Cantharadles @ 2 30			
Capsicum @ 2 10			
Catechu @ 2 15			
Miscellaneous			
Acetanallid 47 @ 55			
Alum 08 @ 12			
Alum. powd. and ground 09 @ 15			
Bismuth, Sublimate 3 54 @ 3 59			
Borax xtal or powdered 07 @ 12			
Cantharadles, po. 1 50 @ 2 00			
Calomel 1 23 @ 1 55			
Capsicum, pow'd 7 00 @ 7 50			
Carmine 35 @ 40			
Casia Buds 50 @ 55			
Cloves 14 @ 16			
Chalk Prepared 51 @ 60			
Chloroform 12 10 @ 12 80			
Chloral Hydrate 1 35 @ 1 85			
Cocaine 12 10 @ 12 80			
Cocoa Butter 50 @ 75			
Corks, list, less 40-10 %			
Copperas 2 1/2 @ 10			
Copperas, Powd. 4 @ 10			
Corrosive Sublim 1 58 @ 1 76			
Cream Tartar 21 @ 28			
Cuttle bone 40 @ 55			
Dextrine 6 @ 15			
Dover's Powder 3 50 @ 4 04			
Emery, All Nos. 10 @ 15			
Emery, Powdered 8 @ 10			
Epsom Salts, bbls. @ 10			
Epsom Salts, less 3 1/2 @ 10			
Ergot, powdered @ 1 25			
Flake, White 15 @ 20			
Formaldehyde, lb. 12 @ 30			
Gelatin 90 @ 1 05			
Glassware, less 55 %			
Glassware, full case 60 %			
Glauber Salts, bbl. @ 0 24			
Glauber Salts less 04 @ 10			
Glue, Brown 21 @ 30			
Glue, Brown Grd 15 @ 20			
Glue, white 27 1/2 @ 25			
Glue, white grd. 25 @ 25			
Glycerine 25 @ 45			
Hops 65 @ 75			
Iodine 6 45 @ 9 00			
Iodoform 7 35 @ 7 65			
Lead Acetate 20 @ 30			
Mace @ 1 45			
Mace, powdered @ 1 50			
Menthol 16 00 @ 16 50			
Morphine 11 18 @ 11 93			
Nux Vomica @ 30			
Nux Vomica, pow. 17 @ 25			
Pepper black pow. 35 @ 40			
Pepper, White 45 @ 55			
Pitch, Burgundry 10 @ 15			
Quassia 12 @ 15			
Quinine 72 @ 85			
Rochelle Salts 30 @ 35			
Saccharine @ 20			
Salt Peter 11 @ 22			
Seidlitz Mixture 30 @ 40			
Soap, green 15 @ 30			
Soap mott cast. 2 1/2 @ 21			
Soap, white castle case @ 12 50			
Soap, white castle less, per bar @ 1 45			
Soda Ash 3 @ 10			
Soda Bicarbonate 3 1/2 @ 10			
Soda, Sal 02 1/2 @ 03			
Spirits Camphor @ 1 35			
Sulphur, roll 3 1/2 @ 10			
Sulphur, Subl. 04 @ 10			
Tamarinds 20 @ 25			
Tartar Emetic 70 @ 75			
Turpentine, Ven. 50 @ 75			
Vanilla Ex. pure 1 75 @ 2 25			
Vanilla Ex. pure 3 50 @ 3 00			
Zinc Sulphate 04 @ 15			

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

Nucoa
Raisins
H. P. Beans
White Pepper
Lamb

DECLINED

Nuts (Whole)

AMMONIA

Arctic, 16 oz. ----- 2 00
Arctic, 32 oz. ----- 3 25
Quaker, 36, 12 oz. case 8 85



AXLE GREASE

48, 1 lb. ----- 4 60
24, 3 lb. ----- 8 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 80
Sliced beef, medium ----- 4 80
Grape Jelly, large ----- 4 60
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter, 8 oz. 3 25
Peanut butter, 4 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. 85
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 Brist Biscuit ----- 3 20
Ralston Branos ----- 4 00
Saxon Wheat Food ----- 3 90
Vita Wheat, 12s ----- 1 80

Post's Brands.

Grape-Nuts, 24s ----- 3 80
Grae-Nuts, 100s ----- 2 75
Instant Postum, No. 8 5 40

Instant Postum, No. 9 5 00
Instant Postum No. 10 4 50
Postum Cereal, No. 0 2 25
Postum Cereal, No. 1 2 70
Post Toasties, 36s ----- 3 45
Post Toasties, 24s ----- 3 45
Post's Bran, 24s ----- 2 70

BROOMS

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

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 14.3
Paraffine, 6s ----- 14.3
Paraffine, 12s ----- 14.3
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 00
Blueberries, No. 10 ----- 13 00
Cherries, No. 2 ----- 3 50
Cherries, No. 2 1/2 ----- 4 00
Cherries, No. 10 ----- 12 50
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 Mich 3 25
Peaches, 2 1/2 Cal. 3 25
Peaches, 10, Mich. ----- 8 50
Pineapple, 1, sl. 1 80
Pineapple, 2, sl. 2 80
Pineapple, 2 br. sl. 2 65
Pineapple, 2 1/2, sl. 3 25
Pineapple, 2, cru. 3 00
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 60
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/2, Star 2 60
Shrimp, 1, wet 2 10
Sard's, 1/2 Oil, Ky 5 25
Sardines, 1/2 Oil, k'less 4 75
Sardines, 1/2 Smoked 6 75
Salmon, Warrens, 1/2 2 75
Salmon, Red Alaska 4 10
Salmon, Med. Alaska 3 25
Salmon, Pink Alaska 1 85
Sardines, Im. 1/2, ea. 10 28
Sardines, Im. 1/2, ea. ----- 25
Sardines, Cal. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/2, Curtis, doz. 2 20
Tuna, 1/2, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 90

CANNED MEAT.

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

Beef, No. 1/4, Qua. sl. 1 75
Beef, 5 oz., Qua. sl. 2 80
Beef, No. 1, B'nut, sl. 4 50
Beefsteak, 2, Onions, 2 75
Chili Con Ca., 1s 1 35
Deviled Ham, 1/2 ----- 3 30
Deviled Ham, 1/2 ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby 5 1/2
Potted Meat, 1/2 Libby 9 1/2
Potted Meat, 1/2 Qua. ----- 90
Potted Ham, Gen. 1/2 ----- 1 85
Vienna Saus., No. 1/2 ----- 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

Asparagus, No. 1, Green tips 4 60
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50
Green Beans, 2s 2 00
Gr. Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan 1 65
Corn, No. 2, Fan. 1 65
Corn, No. 2, Fy. glass 2 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 ----- 45
Dehydrated Potatoes, lb. ----- 45
Mushrooms, Hotels ----- 45
Mushrooms, Choice ----- 53
Mushrooms, Sur Extra 70
Peas, No. 2, E. J. 1 75
Peas, No. 2, Sift. ----- 2 00
June ----- 2 00
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35
Pumpkin, No. 10 4 75
Pimentos, 1/2, each 15 1/2
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 3 1 65
Succotash, No. 2, glass 1 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 30
Tomatoes, No. 3 1 75
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

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

OYSTER COCKTAIL.

Sniders, 16 oz. ----- 2 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 1/2
Longhorn ----- 29
Michigan Full Cream 27
New York Full Cream 31
Sap Sago ----- 40
Brick ----- 28

CHEWING GUM.

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

CHOCOLATE.

Baker, Caracas, 1/2s ----- 37
Baker, Caracas, 1/2s ----- 35
Hersheys, Premium, 1/2s ----- 36
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/2s ----- 33
Runkle, Premium, 1/5s ----- 36
Vienna Sweet, 1/2s ----- 36

COCOA.

Bunte, 1/2s ----- 43
Bunte, 1/2 lb. ----- 85
Droste's Dutch, 1 lb. ----- 80
Droste's Dutch, 1/2 lb. ----- 40
Droste's Dutch, 1/2 lb. ----- 35
Hersheys, 1/2s ----- 33
Hersheys, 1/2s ----- 33
Huyler ----- 36
Lowney, 1/2s ----- 40
Lowney, 1/2s ----- 40
Lowney, 5 lb. cans ----- 21
Runkles, 1/2s ----- 34
Runkles, 1/5s ----- 38
Van Houten, 1/2s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

Dunham's ----- 49
15 lb. case, 1/2s and 1/4s ----- 49
15 lb. case, 1/2s ----- 43
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
Santos ----- 35
Maracalbo ----- 38
Gautemala ----- 41
Java and Mocha ----- 51
Bogota ----- 42
Peaberry ----- 37

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

Teller Coffee Co. Brand

Bokay.

Coffee Extracts
M. Y., per 100 ----- 13
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 90

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

DRIED FRUITS

Apples

Domestic, 20 lb. box 11
N. Y. Fcy, 50 lb. box 16 1/2
N. Y. Fcy, 14 oz. pkg. 17 1/2

Apricots

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

Citron

10 lb. box ----- 40

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. F. 20

Peal

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

Raisins.

Seeded, bulk ----- 09 1/2
Thompson's s'dies blk ----- 09 1/2
Thompson's seedless, 15 oz. ----- 11 1/2
Seeded, 15 oz. ----- 12

California Prunes

90@100, 25 lb. boxes ----- 08 1/2
60@70, 25 lb. boxes ----- 10 1/2
50@60, 25 lb. boxes ----- 11 1/2
40@50, 25 lb. boxes ----- 13
30@40, 25 lb. boxes ----- 16
20@30, 25 lb. boxes ----- 22

CONFECTIONERY

Stick Candy Pails

Standard ----- 17
Jumbo Wrapped ----- 19
Pure Sugar Sticks 600s 4 30
Big Stick, 20 lb. case 20

Mixed Candy

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

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted 1 70
Choc Marshmallow Dp 1 70
Milk Chocolate A 1 70
Nibble Sticks ----- 1 85
Primrose Choc. ----- 1 25
No. 12, Choc., Light ----- 1 65
Chocolate Nut Rolls ----- 1 75

Gum Drops Pails

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

Lozenges. Pails

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

Hard Goods. Pails

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

Cough Drops Bxs.

Putnam's ----- 1 35
Smith Bros. ----- 1 50

Package Goods

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

Specialties.

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

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 28

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 06
Cal. Limas ----- 15
Brown, Swedish ----- 07 1/2
Red Kidney ----- 10 1/2

Farina

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

Hominy

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

Macaroni

Domestic, 20 lb. box 09 1/2
Armours, 2 doz., 8 oz. 1 50
Fould's 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 3 00

Pearl Barley

Chester ----- 4 50
000 ----- 6 50
Barley Grits ----- 06

Peas

Scotch, lb. ----- 06 1/2
Split, lb. yellow ----- 08
Split green ----- 10

Sago

East India ----- 10

Tapoca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS



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

UNITED FLAVOR

Imitation Vanilla

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

Jiffy Punch

3 doz. Carton ----- 3 25
Assorted flavors.

FRUIT CANS

Mason.

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

HORSE RADISH	
Per doz., 5 oz.	1 20

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

JELLY GLASSES	
8 oz., per doz.	37

OLEOMARGARINE	
Kent Storage Brands.	
Good Luck, 1 lb.	28
Good Luck, 2 lb.	27½
Gilt Edge, 1 lb.	28
Gilt Edge, 2 lb.	27½
Delicia, 1 lb.	23½
Delicia, 2 lb.	23
Van Westenbrugge Brands	
Carload Distributor	



Nucoa, 1 lb.	28
Nucoa, 2 and 5 lb.	27½
Wilson & Co.'s Brands	
Certified	25½
Nut	20
Special Role	25½

MATCHES	
Swan, 144	5 00
Diamond, 144 box	6 60
Searchlight, 144 box	6 60
Ohio Red Label, 144 bx	5 00
Ohio Blue Tip, 144 box	6 60
Ohio Rosebud, 144 bx	6 60
Ohio Blue Tip, 720-1c	4 75
Safety Matches	
Quaker, 5 gro. case	4 25
MINCE MEAT	
None Such, 4 doz.	6 47
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

MOLASSES.	
Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2½, 24 cans to cs.	6 45
No. 1½, 36 cans to cs.	5 30
Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2½, 24 cans to cs.	5 10
No. 1½, 36 cans to cs.	4 30
Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans o case	3 25
No. 2½, 24 cans o cs.	3 50
No. 1½, 36 cans oe cs.	3 00
New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41



Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2½, 24 cans to cs.	6 45
No. 1½, 36 cans to cs.	5 30
Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2½, 24 cans to cs.	5 10
No. 1½, 36 cans to cs.	4 30
Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans o case	3 25
No. 2½, 24 cans o cs.	3 50
No. 1½, 36 cans oe cs.	3 00
New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41
Half barrels 5c extra	
Molasses in Cans.	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2½ lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2½ lb. Black	3 90
Dove, 6, 10 lb. Blue L	4 45
Palmetto, 24, 2½ lb.	5 15

NUTS.	
Whole	
Almonds, Terregona	28
Brazil, New	25
Fancy mixed	22
Filberts, Sicily	25
Peanuts, Virginia Raw	20
Peanuts, Vir. roasted	11
Peanuts, Jumbo, raw	12
Peanuts, Jumbo, rstd	13
Pecans, 3 star	24
Pecans, Jumbo	50
Walnuts, California	28
Salted Peanuts.	
Fancy, No. 1	18
Jumbo	18
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	3 50
Quart Jars, dozen	5 50
Bulk, 3 gal. keg	3 60

OLIVES.	
Bulk, 5 gal. keg	3 50
Quart Jars, dozen	5 50
Bulk, 3 gal. keg	3 60

Pint, Jars, dozen	3 50
4 oz. Jar, plain, doz.	1 30
5½ oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 30
20 oz. Jar, Pl. doz.	4 25
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50@4 75
20 oz. Jar, stuffed dz.	7 00
PARIS GREEN	
1½s	31
1s	29
2s and 5s	27

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

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

Polarine	
Iron Barrels.	
Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	62.2
Finol, 4 oz. cans, doz.	1.8
Finol, 8 oz. cans, doz.	3.6
Parowax, 100 lb.	9.0
Parowax, 40, 1 lb.	9.2
Parowax, 20, 1 lb.	9.4



Semdac, 12 pt. cans	2 75
Semdac, 12 qt. 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
lue Ribbon	4 50
Bicycle	4 75

POTASH	
Babbitt's 2 doz.	2 75
FRESH MEATS	
Beef.	
Top Steers & Heif.	19
Good Steers & H'f	16@17½
Med. Steers & H'f	13½@15
Com. Steers & H'f	10@12½
Cows.	
Top	14
Good	12½
Medium	11
Common	10
Veal.	
Top	18
Good	16
Medium	14
Lamb.	
Spring Lamb	28
Good	26
Medium	23
Poor	17
Mutton.	
Good	14
Medium	12
Poor	10
Pork.	
Light hogs	16
Medium hogs	16
Heavy hogs	15
Loins	25
Butts	22
Shoulders	18½
Spareribs	17
Neck bones	9½

PROVISIONS	
Barreled Pork	
Clear Back	\$4 50@5 00
Short Cut Clear	\$4 50@5 00
Dry Salt Meats	
S P Bellies	28 00@30 00
Lard	
Pure in tierces	17½
60 lb. tubs	advance ¼
50 lb. tubs	advance ¼
20 lb. pails	advance ¼
10 lb. pails	advance ¼
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	13
Compound, tubs	13½

Sausages	
Bologna	12½
Liver	17
Frankfort	18@20
Pork	19
Veal	32
Headcheese	18
Smoked Meats	
Hams, Cert., 14-16 lb.	30
Hams, Cert., 16-18 lb.	31
Ham, dried beef	
sets	@29
California Hams	@20
Picnic Boiled	
Hams	30 @32
Boiled Hams	40 @42
Minced Hams	14 @17
Bacon	33 @42
Beef	
Boneless, rump	18 00@22 00
Rump, new	18 00@22 00
Mince Meat.	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00
Pig's Feet	
Cooked in Vinegar	1 55
¼ bbls., 35 lbs.	2 75
¼ bbl., 35 lbs.	5 30
1 bbl.	15 00

Tripe.	
Kits, 15 lbs.	90
¼ bbls., 40 lbs.	1 60
¼ bbls., 80 lbs.	3 00
Hogs, per lb.	@42
Beef, round set	14@26
Beef, middles, set	25@30
Sheep, a skein	1 75@2 00
RICE	
Fancy Blue Rose	08½
Fancy Head	09
Broken	06
ROLLED OATS	
Steel Cut, 100 lb. sks.	3 25
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, Ill'num	3 25
Silver Flake, 18 Reg.	1 60
Sacks, 90 lb. Jute	3 00
Sacks, 90 lb. Cotton	3 10

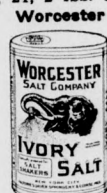
RUSKS.	
Holland Rusk Co.	
Brand	
18 roll packages	2 30
36 roll packages	4 50
36 carton packages	5 20
18 carton packages	2 65
SALERATUS	
Arm and Hammer	3 75
SAL SODA	
Granulated, bbs.	1 80
Granulated, 60 lbs. cs	1 35
Granulated, 36 2½ lb. packages	2 25
COD FISH	
Middles	15½
Tablets, 1 lb. Pure	19½
Tablets, ½ lb. Pure, doz.	1 40
Wood boxes, Pure	29½
Whole Cod	11½
Holland Herring	
Mixed, Kegs	1 15
Mixed, half bbls.	12 75
Queen, bbls.	3 25
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 ds	3 45
Old Dutch Clean, 4 ds	3 45
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	5 75
Rub No More, 100, 10 oz.	3 85
Rub No More, 18 Lg.	4 00
Spotless Cleanser, 48,	3 85
20 oz.	2 25
Sani Flush, 1 doz.	2 25
Sapoline, 3 doz.	3 15
Sapoline, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

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
Enamaline Liquid, per doz.	1 40
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00
SALT.	
Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2	2 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. 120-2½ sks.	6 05
100-3 lb. sks.	6 05
Bbls. 280 lb. bulk:	
A-Butter	4 00
AA-Butter	4 00
Plain, 50 lb. bbls.	45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm	
sk.	85
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart.	2 40
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 ds	3 45
Old Dutch Clean, 4 ds	3 45
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	5 75
Rub No More, 100, 10 oz.	3 85
Rub No More, 18 Lg.	4 00
Spotless Cleanser, 48,	3 85
20 oz.	2 25
Sani Flush, 1 doz.	2 25
Sapoline, 3 doz.	3 1

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 27.—In the matter of the W. H. Parsons & Co., a corporation, Bankrupt No. 2795, the first meeting of creditors has been called for Nov. 9.

In the matter of Ka'il Bros., etc., Bankrupt No. 2787, the first meeting has been called for Nov. 9. The funds for the first meeting have been received.

In the matter of Harold E. Myers, Bankrupt No. 2791, the funds for the first meeting have been received and such meeting has been called for Nov. 9.

In the matter of Clair B. Winchell, Bankrupt No. 2779, the trustee has reported the receipt of an offer of \$125, from G. R. Store Fixture Co. The property consists of stock in trade of \$196.25, consisting of ladies hats, trimmings, etc., and fixtures used in the business of \$400.50. The date fixed for sale is Nov. 9. An inventory is in the hands of the trustee, C. W. Moore, at Belmont, and also in the office of the referee.

In the matter of Chicago File & Rasp Co., Bankrupt No. 2692, the trustee has filed in said court his report of the receipt of an offer of \$908, from Lisle Kirkbridge, of Grand Haven, for all of the remaining assets of this estate, consisting of odd lots of fixtures, materials, files, and the accounts receivable. Sale will be held at the office of the referee Nov. 9. An inventory is in the hands of William Wilds, trustee, Grand Haven, where the property is all located. All interested should be present at the above named time and place.

Oct. 28. We have to-day received the schedules, order of reference and adjudication in the matter of Edgar L. Eckelsdafer, Bankrupt No. 2796. The matter has been referred to Charles B. Bair as referee in bankruptcy. The bankrupt is a resident of Plainfield township, Kent county, and his occupation is that of a farmer. The schedules show assets of \$531, of which the full interest is claimed as exempt, with liabilities of \$1,111.81. 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 the bankrupt are as follows:

Fred Eckelsdafer, Belmont	\$110.00
Industrial Mortgage Co., Grand R.	41.30
Stanley Dwight, Grand Rapids	196.00
King Bros., Grand Rapids	95.00
Mich. Bell Tel. Co., Grand Rapids	8.19
W. M. Vanderveen, Grand Rapids	50.00
G. R. Gas Co., Grand Rapids	12.25
Leonard Oil Co., Cleveland	18.50
Russell Giles, Grand Rapids	140.00
Kent State Bank, Grand Rapids	100.00
George Van Dellen, Plainfield	200.00
Miles Coal Co., Grand Rapids	15.00
Robert Van Laan, Grand Rapids	6.80
Dr. Williams Kik, Grand Rapids	12.00
Riverside Fuel Co., Grand Rapids	18.00
Battles Fuel Co., Grand Rapids	16.50
National Credit Co., Grand Rapids	4.00
George Fannema, Grand Rapids	17.17
C. C. Smith, Grand Rapids	12.50
Herpolsheimer Co., Grand Rapids	14.00
Mike Auto Accessories Co., G. R.	10.00
Phillip Hardware Co., Grand Rap.	4.00
Barnard Ten Dam, Grand Rapids	5.00
Bert Russel, Belmont	5.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of Harley E. Searles, Bankrupt No. 2799. The matter has been referred to Charles B. Bair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo, and his occupation is that of a patrolman. The schedules show assets of \$350, of which the full interest is claimed as exempt, with liabilities of \$1,116. 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:

Kalamazoo Loan Co., Kalamazoo	\$ 74.00
Lee Vosler, Kalamazoo	610.00
Dean Nusbaum, Kalamazoo	105.00
P. A. Cole & Co., Kalamazoo	141.00
Kalamazoo Paper Co., Kalamazoo	56.00
A. E. Schilling, Kalamazoo	24.00
Kal. Vu. Co., Kalamazoo	45.00
Mason S. Miller, Kalamazoo	50.00
Kalamazoo Gazette, Kalamazoo	45.00
Luella Waite, Kalamazoo	40.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of Lyle Rector, Bankrupt No. 2797. The matter has been referred to Charles B. Bair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is not stated in the schedules. The schedules show no assets, with liabilities of \$689.71. 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:

Alvin Rector, Grand Rapids	\$ 25.00
Edward Whalen, Grand Rapids	10.00
Royden Plumb, Grand Rapids	10.00
Tony Peterson, Grand Rapids	17.00
Lewis Rector, Grand Rapids	30.00
F. R. Dodge, Comstock Park	33.29
Danna Stowell, Comstock Park	34.52
J. V. Vynn, Grand Rapids	182.00
Ernest Conant, Grand Rapids	50.00
A. A. Rector, Grand Rapids	245.00
Boersma's Grocery, Grand Rapids	16.49
Martin Grocery, Grand Rapids	36.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of William H. Moulter, Bankrupt No. 2798. The matter has been referred to Charles B. Bair as referee in bankruptcy. The bankrupt is a resident of Muskegon and his occupation is that of a laborer. The schedules show assets of \$200, of which the full interest is claimed as exempt, with liabilities of \$1,992.24. 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 the bankrupt are as follows:

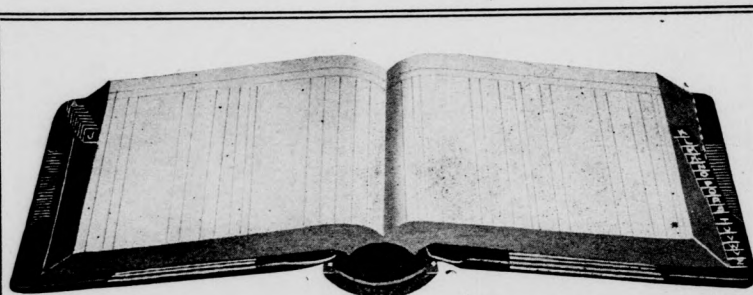
N. G. Vanderlinde, Muskegon	\$ 35.00
Liberal Clothing Co., Muskegon	20.00
White Sewing Machine, Muskegon	20.00
Hartman Furn. Co., Chicago	47.00
Bishop Furn. Co., Muskegon	7.00
Traction & Lighting Co., Muskegon	83.50
Muskegon Loan Co., Muskegon	60.00
Dr. Geo. L. LeFevre, Muskegon	280.00
Dr. R. I. Busard, Muskegon	330.00
Hackley Hospital, Muskegon	205.00
Mercy Hospital, Muskegon	121.00
Dr. H. F. Glosz, Muskegon	145.00
Dr. P. S. Wilson, Muskegon Hgts.	115.75
Dr. F. B. Marshall, Muskegon	57.00
Dr. V. S. Laurin, Muskegon	15.50
Dr. Robt. Risk, Muskegon	10.00
Dr. J. L. Boyd, Muskegon	5.00
Dr. J. T. Cramer, Muskegon	10.00
Dr. C. J. Durham, Muskegon	41.00
Dr. W. C. Swartout, No. Muskegon	9.00
W. J. Carl, Muskegon Heights	65.00
Park Ave. Grocery, Muskegon	105.00
Bosma & Van Dyke Co., Muskegon	3.48
S. M. Mangleson, Muskegon	53.00
Peter Kufra, Muskegon Heights	43.96
Home Fuel Co., Muskegon	3.48
Wormbrands Grocery, Muskegon	8.26
Henry Bush, Muskegon	18.00
Dr. De Alcorn, Muskegon	6.00
Sanitary Dairy, Muskegon	10.50
Cardinal Oil Co., Muskegon	2.81
Dr. E. O. Foss, Muskegon	6.00
Dr. C. J. Boom, Muskegon	3.00
Dr. R. J. Harrington, Muskegon	3.00
Dr. R. L. Matteo, Muskegon	5.00
Dr. C. H. LeFevre, Muskegon	49.00
Dr. R. H. Holmes, Muskegon	3.00
Langland Lumber Co., Muskegon	18.00
Dr. C. T. Eckerman, Muskegon	3.00
Mrs. G. W. Clark, Muskegon	20.00

Oct. 29. We have to-day received the schedules, order of reference and adjudication in the matter of the Automotive Sheet Metal Co., a corporation, Bankrupt No. 2800. The matter has been referred to Charles B. Bair as referee in bankruptcy. The corporation is located at Kalamazoo. The schedules show assets of \$13,595.75, with liabilities of \$17,059.93. The first meeting has been called for Nov. 11. The list of the creditors of the corporation is as follows:

M. E. Dunkley, Kalamazoo	\$455.67
Newton Steel Co., Youngstown, Ohio	194.85
Jareki Mach. & Tool Co., Grand R.	125.00
Buhl Sons Co., Detroit	18.26
S. Birkinsein & Sons Co., Chicago	16.15
John Brander Co., Kalamazoo	15.23
Crescent Eng. Co., Kalamazoo	10.64
Douleday Bros. & Co., Kalamazoo	14.76
I. J. Field, Kalamazoo	17.58
Horton Belmer Press, Kalamazoo	8.88
Ihling Bros., Everard Co., Kalamazoo	13.70
Lewin Metals Co., St. Louis	14.46
Mich. Lith. Co., Grand Rapids	24.87
O'Brien Varnish Co., South Bend	17.78
Preso-O-Lite Co., New York	25.18
Ed. W. Scherer, Kalamazoo	10.15
Temco Electric Motor Co., Leipsic, Ohio	15.23

United Appliance Co., Kalamazoo	13.20
W. A. Whitney Mfg. Co., Rockford, Ill.	17.75
Wolverine Casting Co., Plainwell	8.32
Arco Co., Cleveland	154.87
Amer. Roller Mills Co., Middleown, Ohio	399.71
Charles G. Bard, Kalamazoo	363.05
C. H. Barnes & Co., Kalamazoo	43.00
Ray T. Parfet Co., Kalamazoo	58.35
Celery City Lumber Co., Kalamazoo	240.50
Central Mfg. Co., Kalamazoo	137.06
Cook Standard Tool Co., Kalamazoo	120.79
Geo. Gotham, Kalamazoo	366.62
A. L. Holcomb Co., Grand Rapids	39.53
Kal. Foundry & Mach. Co., Kalamazoo	57.87
Kal. Spoke & Nipple Co., Kalamazoo	262.69
National Gauge & Equipment Co., LaCrosse, Wis.	111.33
C. B. McDole, Kalamazoo	497.25
So. Side Lumber Co., Kalamazoo	60.00
United Furnace Co., St. Louis	72.20
Union Steel Supply Co., Warren, Ohio	129.98
Edwards-Chamberlin Hardware Co., Kalamazoo	196.06
Tubular Rivet & Stud Co., Boston	129.31
Kal. Realty Co., Kalamazoo	959.36
First Natl. Bank, Kalamazoo	4,775.00
McMullen Mach. Co., Grand Rapids	60.00
Advocate Publ. Co., Kalamazoo	10.50

Charles G. Bard, Kalamazoo	69.62
D. O. Doudeman, Kalamazoo	15.00
E. P. Bartlett Co., Chicago	35.00
Blyveis Bros., Battle Creek	60.98
Central Mfg. Co., Kalamazoo	9.95
Colman Drug Co., Kalamazoo	12.75
Columbia Elec. Co., Kalamazoo	42.53
Conant & Donelson Co., Kalamazoo	418.72
F. Conley, Detroit	59.91
Consumers Power Co., Kalamazoo	21.22
Crescent Engraving Co., Kalamazoo	105.62
Checker Cab. Mf. Corp., Cleveland	13.12
Cleveland Steel Tool Co., Cleveland	150.18
D. R. C. Foundry Co., Kalamazoo	33.00
DeBoer & Sons Lbr. Co., Kalamazoo	19.77
Emrick Machine Co., Kalamazoo	6.60
Economy Wall Paper Co., Kalamazoo	9.50
Foamite-Childs Corp., Chicago	42.10
S. E. Foundry Co., Kalamazoo	12.75
Gray Truck Lines, Kalamazoo	12.54
Globe Patten Works, Kalamazoo	46.47
G. R. Welding Co., Grand Rapids	236.78
Hinde & Drauch Paper Co., Sandusky, Ohio	7.00
W. O. Harlow, Kalamazoo	18.60
Industrial Rubber Goods Co., St. Joseph	13.34
Johnson Paper & Supply Co., Kalamazoo	10.50
Kala. Awning & Tent Co., Kalamazoo	16.75
Gazette, Kalamazoo	



More SPEED--More VALUE In LOOSE-LEAF BINDERS

Proudfit Loose Leaf Binders save time, valuable time, that costs you as an employer a lot of money.

Changes in your ledger, or other books, may be made in a fraction of the time required with the old style binders. Any page may be removed—or inserted—without disturbing the whole leaf body.

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

Grand Rapids National Bank

announces the opening of a

Bond Department

and the appointment of

Mr. Morton H. Luce

as its Manager

Grand Rapids, Michigan
November 2, 1925

Kal. Realty Co., Kalamazoo	966.55
Kal. Song Co., Kalamazoo	3.50
Kal. Spoke & Nipple Co., Kalamazoo	43.00
Kal. Sheet Metal Co., Kalamazoo	2.20
Kal. Paper Co., Kalamazoo	7.00
Kal. Wax Paper Co., Kalamazoo	13.59
Limousine Body Co., Kalamazoo	35.11
A. L. Lakey Co., Kalamazoo	26.38
Marks-Fiske-Seiger Co., Detroit	174.74
Milw. Stamping Co., Milwaukee	115.72
Marshalltown Mfg. Co., Marshalltown, Iowa	14.41
C. B. McDole, Kalamazoo	437.87
Motor Products Corp., Detroit	.55
Nusbaum Motor Supply Co., Kalamazoo	4.80
North Lbr. & Keg Co., Kalamazoo	45.00
National Lead Co., Chicago	25.66
Ohio Rubber & Text. Co., Detroit	89.55
Ohmstead & Mulhall, Kalamazoo	15.00
Pain Pub. Co., Kalamazoo	222.41
Press Publishing Co., Pittsburgh	33.25
Plumbers Spray Co., Napoleon, Ohio	32.32
Postal Tele. Co., Kalamazoo	.72
Rose Tire & Accessory Co., Kalamazoo	7.00
Riverside Foundry & Gal. Co., Kalamazoo	70.35
H. A. Scott, Kalamazoo	9.25
State Accident Fund, Lansing	215.90
Sar Paper Co., Kalamazoo	30.00
Sikkenga Bros., Kalamazoo	7.03
Surplus Mach. Exch., Kalamazoo	57.23
Slocum Bros., Studio, Kalamazoo	9.00
Trade Press Pub. Co., Milwaukee	234.85
Tanglefoot Co., Grand Rapids	16.50
Transo Envelope Co., Chicago	33.74
Valley Steel Pro. Co., Detroit	473.24
Watson Steel Co., Youngstown, Ohio	100.00
Wertler Printing Co., Kalamazoo	14.50
Wold Air Brush Mfg. Co., Chicago	8.73
H. A. Youngs Studio, Kalamazoo	3.00
Amer. Decalcomania Co., Chicago	24.82
Kal. Railway Supply Co., Kalamazoo	5.33
Corbin Cabinet Lock Co., Chicago	3.94
Atlas Bel & Screw Co., Cleveland	95.34
Dreis & Krump Mfg. Co., Cleveland	40.57
Grasselli Chemical Co., Detroit	9.25
Amer. Sign Co., Kalamazoo	3.80
Forbes Varn. Co., Cleveland	196.50
Kirk-Latty Mfg. Co., Cleveland	1.71
Flood & Conklin, Newark, N. J.	23.35
Ken-Nite Co., Detroit	2.40
A. E. Schilling, Kal.	4.56
E. V. Stratton Motors Co., Albany	11.25
West-Barnes Motor Co., Mobile, Alabama	2.14
Oct. 29. On this day was held the first meeting of creditors in the matter of Henry Dykema, Bankrupt No. 2785. The bankrupt was present in person and by attorney, F. I. Blake. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting was then adjourned without date and the matter 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 Ross L. Renwick, Bankrupt No. 2789. The bankrupt was present in person and by attorney, Charles H. Kavanagh. The custodian was present in person. Creditors were present by R. J. Cleland. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. C. W. Moore, of Belmont, was named trustee, and the amount of his bond placed at \$500. The first meeting adjourned without date.	
Oct. 30. On this day was held the final meeting of creditors in the matter of Phineas M. Tyler, Bankrupt No. 2607. The bankrupt was not present or represented. The trustee and one bidder for the accounts were present. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There were no funds for dividends. There were no objections entered to the discharge of the bankrupt. The meeting then adjourned without date and the case will be closed and returned to the district court in due course.	
Oct. 30. We have to-day received the schedules, order of reference and adjudication in the matter of Alexander C. A. Donna, Bankrupt No. 2802. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of an optical specialist. The schedules show assets of \$100, of which the full interest is claimed as exempt, with liabilities of \$2,126.94. 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 the bankrupt are as follows:	
Johnson Optical Co., Detroit	\$550.00
Simpson-Walther Lense Co., Rochester	90.93
C. G. Aldrich Co., Boston	21.75
Robert K. Jardine Lbr. Co., Grand Rapids	40.00
B. D. Coats Co., Grand Rapids	47.50
Press, Grand Rapids	19.44
C. H. Mosby Pub. Co., St. Louis	12.75
Elizabeth Hutchinson Horner, Grand Rapids	250.00
Herald, Grand Rapids	12.50
Morris Industrial Bank, Grand R.	287.00
Houseman-Jones, Grand Rapids	121.68
Wurzberg Dry Goods Co., Grand R.	236.22
Com. Color Type Co., Chicago	21.75
Stand. Educational Society, Chicago	62.10

Gasoline Tax Exemption a Delusion.

Written for the Tradesman.

The tax on gasoline in Michigan is intended to secure additional money for road building and maintenance from those only who operate autos on the roads. Hence, there is a provision for exemption of this tax on gasoline when it is used to operate a washing machine, pump water, grind feed, spray fruit trees and so forth.

To infer that all who are entitled to this exemption or any considerable proportion of them are benefited is a delusion. The regulations for the administration of the exemption feature of the gasoline tax law renders it practically useless.

Wholesalers and retailers of gasoline include the tax in the price of every gallon sold. Whenever a person states that the gasoline he is purchasing is for a gas engine used for any of the purposes aforementioned, he is given a refund slip stating the quantity of gasoline purchased and the use intended, which he must sign in duplicate. To secure the refund of tax he must mail his slip or slips to the Secretary of State at Lansing the first of each month. Should there be delay in sending his refund slips, so that any are received later than sixty days after issue, they are rejected—pay refused.

Whatever slips are accepted by the Secretary of State are returned to the applicant, accompanied by an affidavit which he must swear to before a notary and return to Lansing. Instead of complying with requirements the recipients of these returns from the Secretary usually do their swearing at home, there and then, fire the papers in the stove and quit asking for a refund slip. "There is a reason," and then some.

Take the farmer, for instance. If he has a tractor he has to have tanks for kerosene for that, and another tank for gasoline for his auto. For his small engines he uses high test gasoline which he buys in town in five or ten gallon lots as needed, keeping it separate from other gasoline receptacles. If he uses but five or ten gallons per month the refund of ten or twenty cents is only a trifle compared with the trouble and expense of obtaining that refund, or of purchasing a year's supply at one time and keeping another large tank, so that his refund dues will be large enough to bother with sending after.

The tax exempt provision is practically nullified by the present method of obtaining it. These precautions to prevent payment of fraudulent claims for tax exemption are necessary because so many men will lie for two cents. If no better way can be found to make the exemption a reality, that provision had best be repealed and save expenses for the State and trouble for retailers and users.

E. E. Whitney.

Even though you are not running a cash store, is it not better to take cash when you can get it rather than to encourage people to "have it charged" when they are willing to pay cash?

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 Extra Interest

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.

Send for free booklet
on Banking by Mail

HOME STATE BANK
FOR SAVINGS GRAND RAPIDS
MICHIGAN

\$300,000

Welch-Wilmarth Corporation

Cumulative 7% Sinking

Fund Preferred Stock

Par Value \$10

Second largest manufacturer of store fixtures in the United States.

Unusually strong and capable management.

Earnings available for dividends over three times requirements.

Tax free to Michigan holders.

Price \$9.80 and Accrued Dividend to Yield 7.14%

**HOWE, SNOW
& BERTLES INC.**

Investment Securities

GRAND RAPIDS

New York Chicago Detroit

Business Wants Department

For Sale—Confectionery and restaurant in best small town in Central Michigan, doing good business. Reason for selling, ill health. Box 171, Chesaning, Mich. 94

FOR SALE OR TRADE—One brick building in fine location in Oakley, Kansas, 25x90 with full basement. Leased to the government for a term of years; dandy investment. Will take part or all merchandise for same if it is in first class condition. Also building 75x110, full basement, strictly modern in every respect to exchange for clean merchandise only on condition that we can lease same for a term of years. This is an exceptional offer for anyone wishing to dispose of their merchandise. L. L. Moore Mercantile Co., Oakley, Kansas. 95

WANTED—To BUY second-hand meat cooler, meat refrigerator case, scales and electric coffee mill. Advise 729 W. Green St., Hastings, Mich. 96

For Sale—Cheap. A National cash register, in good condition. Also, I want to buy a candy scale. A. Glen McBride, Rockford, Mich. 88

FOR SALE—Wishing to retire from active business, I hereby offer my business, known as the Cash Mercantile Co., for sale. Stock consists of groceries, fresh meats, flour, feeds, hay, etc. Will inventory about \$15,000. Sales approximate \$100,000 per year. On a cash basis. Have ample store and warehouse room for a business of \$500,000 per year. Located in the metropolis of the Upper Peninsula, a city that is bound to grow. Full particulars given by letter. J. A. Stromberg, Escanaba, Mich. 89

For Sale Or Trade—Thirteen forties, lower peninsula northern part, nine forties one block considerable wood timber, some posts, excellent grazing lands, for sheep or cattle. James Daley, Lowell, Mich. 90

For Sale—Because owner has another line, will sell stock of shoes, rubbers and men's furnishings, invoicing \$9,000. Good lake shore farming and resort town. Fine chance for right man. Write owner. Address No. 91, c/o Michigan Tradesman. 91

FOR SALE—One of the best money-making grocery and meat markets, combined, in Lansing. Doing about \$75,000 yearly, present and past records of business will prove it. Can be reduced to seven, or possibly six thousand. See Joseph M. Watters, 1804 So. Washington Ave., Lansing, Mich. 92

WANTED—A few Cash Registers, in any condition, large or small. Address F. G. Engle, 211 Division Ave., Grand Rapids, Mich. 93

For Sale—Old established general merchandise business. Stock \$12,000, sales \$48,000. Reasonable rent. Would reduce stock to \$5,000. Other interests demand owner's attention. A. H. Stevens, Montrose, Mich. 74

FOR SALE—Best little hotel in the state. Located in county seat. Doing a big business. Address No. 80, c/o Michigan Tradesman. 80

Wanted—A business partner with \$15,000 or more. Best business in Southern Michigan. Doing a thriving machinery business. Practically free from incumbency. Built up in three years from nothing to \$50,000 inventory. Business getting too large for one to handle. Address Box 28, Marshall, Mich. 81

FOR SALE—High grade grocery stock. Best location in city of 5,000. Address Box 10, Daily News, Hillsdale, Mich. 82

STORE—In small town, for sale. Thirty-five miles from Lansing, in fine farming section. General merchandise and post office. About \$6,000 required; \$3,500 down, balance easy terms. Address No. 64, c/o Michigan Tradesman. 64

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., Pekin, Ill. 68

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

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

Wanted—To rent hotel, furnished. F. E. Calkins, 1128 Chippewa St., Flint, Mich. 73

Do You Want A Newspaper—We organize business men and manage paper for them. Makes cheap advertising. E. B. Bletts & Sons, 549 Ottawa, N., Grand Rapids. 75

Why Laws Which Are Constantly Violated?

Bay City, Nov. 3—Every few days someone bursts out voicing a spasm of virtue, and emphasizes the fact that law's disregard is toppling the world over, and the example set by people who should know better is demoralizing the entire human family.

No one denies the assertion that laws are constantly disregarded or that demoralizing examples are being shown, but who is responsible for all this?

Away back during the Cleveland administration Congress placed on the records of the Nation the Sherman anti-trust law. This was to prevent a growing tendency toward unholy alliances among big corporations. In order to strengthen the Government the Clayton act was added to the catalogue, and then came the Washburn-Hepburn enactment, which had to do with combinations between transportation companies.

Every one of these laws still remains on the statute books and every one of them is violated every day in the year.

As for example, Secretary Hoover, in his attempt to reconstruct the affairs of the various businesses of the country, is absolutely disregarding the mandates of the Sherman anti-trust law, and every decision of the Interstate Commerce Commission bristles with utter disregard for the Washburn-Hepburn legislation. The fines which could be assessed against either would in amount excite the envy of the so-called Bootleggers' Trust.

Now the joke of the whole situation rests on the fact that the U. S. Supreme Court has passed upon all these laws and declared them constitutional.

The recent grant of permission to the packing house interests to form a combination, sanctioned by Secretary Jardine, of the Agriculture Department slaps the Clayton act directly in the face.

Under such circumstances how can the general public be censured for disregarding legal bars to the pursuit of their own harmless inclinations?

The juvenile code of ten, twenty and thirty years ago was against drink. The lad who came drunk to a party would have been outlawed. The boys' own code was against it. I am not indicting all American youth for bad habits, but there is much evidence of laxness. Quite often in court and frequently in the public press we now learn of wild debauches of high school students, of boys and girls in an abandon of riot. We hear of strikes in school. Did we have any of this ten years ago?

Naturally it is the duty of parents to make enquiry as to the conduct of their children when away from the family hearth, but did they ever hear of such outrageous conduct as is daily broadcast through public sources?

Could it not be that this condition obtains through examples of law's disregard in public places? Apprehensive parents, as they note new and dismaying tendencies among the youth of to-day, might so think.

Only yesterday a fond parent expressed to me fear for the future of his boy—now a young man of twenty—brought up in the environment of a perfect home, who had asked him for a sum of money to buy a pocket flask. The father was dumbfounded at such a request, but after making a careful investigation, found that the present day code decreed that a pocket flask was an essential. It is not stated as to whether the pocket flask was forthcoming, but a showing is made of an utter disregard for law by a youth just ready to wean himself from parental authority.

The disorders and distortions in adult life find reflection in juvenile life. This is human nature.

The outstanding features of the

present day in the United States are not shining examples to be followed by the youth of the Nation. Corruption in politics, betrayal of trust in public service, depravity and brutality in crime, decrepitude in justice and laxness in the attitude of public moralists toward the big affairs of a disciplined and ordered state.

The decadence of political morality is the product of the perversion of political criticism. There is a free field for rogues and malefactors of every species; but our dominant moralists are "swallowing the camel and straining at the gnat." They are concerning themselves over the sentiment which savors of personal liberty and blind to the encroachments of the bank robber and hold-up man.

And while the moralists are insisting that the poor mortal who wants something which concerns his appetite and inclination only shall be burned at the stake, the grosser acts of injustice, such as plundering humanity through combinations of food purveyors and transportation corporations, are winked at. When a public standard is so lowered the social consequences are to be felt.

Who gives a whoop for traffic laws? Their violation is responsible for a greater mortality than all the gin mills the world ever knew. The petty moralist will harrangue you until the cows come home about the poison lurking in the cup and allow a 14 year old scion of the parent tree to drive an automobile illegally, thus endangering—not old soaks who can be spared—but elderly people of respectable tendencies, and innocent children as well. You moralists will step on the gas and exceed the speed limit, set by law, to hurry somewhere to act as an informer against some poor, harmless, individual who has permitted her washboiler to be utilized for illegitimate but hardly dangerous purposes.

And Secretaries Hoover and Jardine will continue to assist in the violation of legislative acts which do have a far reaching effect on public weal, while Enforcer Yellowley will prowl around the environs of private sanctity to "strain at the gnat."

Frank S. Verbeck.

Beans and Peas—The past week has brought more weakness to California limas and they show a further decline of about 50 cents. Other varieties of beans are dull and easier. Dried peas are quiet, without incident.

Syrup and Molasses—Low-grade molasses is weak. The high-grades are steady and firm and moving actively. Sugar syrup is unchanged. There is a comparatively light production, and the market is healthy and strong. Compound syrup shows a decline of 5 points for the week. The demand is excellent.

Hudson—The Pet Milk Co. manufactures 170,000 tin cans daily at Hudson for use as evaporated milk containers. Of this number 50,000 are used in the local plant and the remainder shipped to the company's plant at Wayland and Coopersville.

Detroit—The Wiedernold Co., General Motors building, has been incorporated to manufacture and sell lubricating oils of all kinds, with an authorized capital stock of \$10,000 preferred and 10,000 shares at \$1 per share, of which amount \$2,000 and 400 shares has been subscribed and \$2,400 paid in in cash.

Only five more days left to plan for National Canned Foods Week

November 9th to 21st

The consuming public through various means has been educated to the advantages and opportunities of **Canned Foods**. During this week it is looking to you to furnish Canned Foods in quantities and at a price which will be well worth its while.

Posters, streamers, newspapers and every possible means have been used to acquaint the public with the merits of **Canned Foods**. Your rating as a live, aggressive, wide-awake grocer will be measured in accordance with the effort you put behind **Canned Foods Week**.

Remember this. When you sell **Canned Foods** in quantities to your customer, she is not running all around the town looking for bargains in one or two can **specials**.

Canned Foods are going to be sold in large quantities during this week. Are you going to get your share of this business, or are you going to allow it to go to your competitor around the corner?

It's up to you!