

# MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 11, 1925

Number 2199

## What is Life to You?

To the soldier life's a battle  
 To the teacher life's a school  
 Life's a "good thing" for the grafter;  
 It's a failure to the fool.  
 To the man upon the engine  
 Life's a long and heavy grade;  
 It's a gamble to the gambler:  
 To the merchant it's a trade.

Life's a picture to the artist,  
 To the rascal life's a fraud;  
 Life perhaps is but a burden  
 To the man beneath the hod.  
 Life is lovely to the lover,  
 To the player life's a play;  
 Life may be a load of trouble  
 To the man upon the dray.

Life is but a long vacation  
 To the man who loves his work,  
 Life's an everlasting effort  
 To the ones who like to shirk,  
 To the earnest Christian worker  
 Life's a story ever new,  
 Life is what we try to make it,  
 Brother, WHAT IS LIFE TO YOU?

# 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.

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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.**Group Meetings and Other Dry Goods  
Gossip.**

Lansing, Nov. 10—The group meetings at Owosso and Clare have not been reported to our members, as we were out of the office nearly all of the week these meetings were held and left headquarters early Monday morning for Pontiac.

Fifty-nine persons sat down to the dinner at Owosso. Three ex-presidents with President Bullen, both Vice-Presidents, Mr. Mills and Mr. Wesener, with director Jackson and ex-director Bush were present. The meeting was a hummer from start to finish. C. Z. Robinson did his work well. The ladies of the Episcopal Guild are deserving of much praise for the splendid dinner served by them.

W. H. Bicknell, of Clare, was the local committee there and did his work equally as well. The splendid hotel would be a credit to a city of five times the size of Clare. The builder of this hotel, A. J. Doherty, was present at the meeting and Mr. Bullen complimented him in a few well chosen words for the wonderful contribution he has made to his city. At Clare thirty-three persons were present. The meeting was as interesting as the one held at Owosso the evening before. The weather was cold and stormy at both places. The attendance perhaps was not as large as it otherwise would have been, although those who attended were very generous in their complimentary words regarding the success of both meetings.

At Pontiac Nov. 3, the story is different. Mr. Duker, with the help of the president of the local Merchants Bureau and the manager of the local Credit Bureau, had everything in good shane. Mr. Bullen was ill at his home in Albion and sent his regrets early Tuesday morning. Mr. Toeller, whom we had in reserve for this work, was detained in Battle Creek on account of some business arrangements. Telephone message from Mr. Mills and a telegram from Mr. Toeller came almost at the same moment both stating their inability to be there. Miss Case in Lansing was notified not to make the trip and the meeting was called off.

We sent telephone messages to the various towns in that area and are not aware that any were disappointed by going to Pontiac to attend the meeting. We propose to have another

meeting there a little later and the plans will be made in such a way that no ordinary happenings will prevent us having a good meeting. We re-us having a good meeting. We resolved rather than to have a meeting with a program so badly crippled, we would have no meeting at all. Announcements will be made regarding this matter at a later date.

At Owosso we learned of the death of James Osborn, the only surviving member of the Osborn family, which has for years conducted the Osborn dry goods and department store. Mr. Osborn's death occurred a few weeks ago. The store has been bought by Mr. Uhlman, of Bowling Green, Ohio, and will be re-opened under the name of "Uhlman's" in the near future. We were told that a manager, a Mr. Baker, from Fremont, Ohio, will be in charge. Mr. Uhlman has had other business interests in Michigan. The firm of Uhlman & Heidelberg, at Oxford, and later of Big Rapids and Edmore, bears his name. We hope to have this store in our membership in the near future.

We are pleased to state that another new store has recently been established in Owosso. Lawrence Copeland is the proprietor. A very neat and well appointed ladies ready-to-wear. Mr. Copeland attended our Owosso group meeting and his store was added to our membership list. If you go to Owosso, drop in and extend the glad hand to Mr. Copeland.

We had the pleasure of meeting our old friend, W. E. Hall, who was formerly one of our members and who now is conducting a small men's furnishing store just West of the location of the D. M. Christian Company's store. Mr. Hall seems to be doing a good business in his new location. We wish him success.

The President, Manager and Educational Director took luncheon at the Hotel Steel in St. Johns. It was a reminder to me of former generations of travelers and business men. The luncheon was fine and the hotel service was courteous.

While in St. Johns we observed the closing out sale sign of George H. Chapman, visited the place and was told that Mr. Chapman will give his entire time and attention to the building of portable houses. Possibly here is a good location for somebody to start in the dry goods business. If interested, write to Mr. Chapman. A call was made in the stores of F. E. Minne and John C. Hicks, but both were absent at the time of our call.

At Ithaca we found that Mr. and Mrs. MacCormack had just returned from the big Farwell sale in Chicago. They were full of glowing accounts regarding the progress of the big sale. Mr. Hays, proprietor of the Hays Mercantile Co., across the street, had gone hunting. We don't blame him a bit. He is a hard worker and is succeeding as successor of the H. E. Lewis store, which he purchased some months ago. Sorry he was not present at the group meeting at Owosso and Clare, but the recreation in the open air probably will do him just as much good.

We paused reverently before the beautiful memorial built by the citizens of Ithaca to the memory of our old friend, Henry R. Pattengill. We read the inscription and recalled many years of pleasant associations with

him. His strong manly face, reproduced in bronze, looks out on the passers-by of men and women who knew and loved him when he lived and taught in Ithaca. He was one of Michigan's greatest men.

D. W. Robinson, of Alma, was once employed in Bullen's big store in Albion. The greeting between these two men there was enthusiastic and sincere. The visit in both of Robinson's big stores was interesting and encouraging. We were both happy to observe that, in spite of reverses in Alma factories, Mr. Robinson is on his feet and conducting a successful business. He is too good a man to fall by the wayside. Robinson is in business to stay and it is pretty certain that the Robinson store in Alma will continue to be widely known throughout Central Michigan.

A telephone call to our friend, Mr. Hilsinger, at Elwell, revealed that his health was none too good. He stated regretfully that he could not attend the meeting. We were very sorry, because Mr. Hilsinger is an enterprising and successful country merchant.

Mount Pleasant is one of the permanently substantial towns of Michigan. Many days have I spent there at the time of the creation of the State Normal School and recall with pleasure the brotherly attitude and co-operation of the business men at that time.

Mr. Marsh, of the firm, Marsh & Graham, passed away some time ago. The firm now goes under the name of A. W. Graham. Previous arrangement prevented Mr. Graham going with us to Clare. The beautiful store of our friend and ex-director, C. E. Hagan, was visited. Mr. Hagan and his nephew are on the job. Heard good reports from Mr. Hagan's fine baby boy and Mr. Hagan, Jr., with his friend and neighbor competitor, Mr. Barnhard, made up a little party to attend the group meeting.

The hotel at Clare, mentioned above, is a delightful place, situated on M 14 sure to be the haven of many a tourist. Both the Davy and Bickness stores there are well conducted and successful. It will pay any of you while traveling through on M 14 to plan to visit both of these places.

We are glad to have Harry Goldberg and M. E. Irish drive over from Gladwin. Mr. Irish formerly conducted a store at Hemlock. Mr. Goldberg has succeeded in his father's long-established business in Gladwin. We sincerely hope to enroll both of these stores again as members of the Association.

The return trip to Lansing from Clare in Bullen's big Lincoln car was made at a rate which nearly exceeded the speed limit. We do not declare in this letter that we exceeded the speed limit but would dislike to swear that we did not. Miss Case likes fast driving, but prefers to be at wheel herself, which pleasure was not accorded her on this trip. Don't know what happened to Mr. Bullen, but the next we heard from him he was ill and confined to his home by the physician's order. Later reports stated that he is back on the job again. We extend congratulations.

At Howell we dropped in the Goodnow store just at the moment when Mrs. Goodnow had our statement before her and was writing a check to pay

her annual dues. Paying her dues promptly is a habit with her. It would not be a bad habit for some of our other members to acquire. In Peirce's store we got good reports of a flourishing business. Had some complimentary words from Mr. Peirce regarding an effort we have been making to collect from one of his delinquent debtors. Both Goodnow and Peirce would have been at the Pontiac meeting if it had not been called off.

We enjoyed our visit at Adams store as we always do. Mr. Adams attended the foot ball game in Ann Arbor last Saturday in preference to making plans to go to Pontiac. We are not blaming him for that.

I called at the store of Fred L. Cook & Co., at Farmington. It recalled the time way back in 1898 when your manager went to Farmington to interview Fred M. Warner, who later served two terms as Secretary of State and three terms as Governor. Mr. Warner occupied the store at that time. It is now much larger in every way. We were surprised and pleased to meet Mrs. Warner and her daughter, Helen, who were in the store at that time as shoppers. A brief review of the good old days when we served in the State Capitol during the Warner administration was indulged in. It has been a great pleasure to know of the sterling qualities of Mr. Warner's two sons, who are prominent business men in Farmington and Detroit. Business down that way is fine. Everybody tells the same story.

At Pontiac the proprietor of one of the largest stores stated that his business in October was the best month he has ever had without exception. This report was corroborated in a little different way by the head man of the other large store. All of the other stores who belong to our Association make equally favorable reports. The old firm of Lehman-Lister have made some business changes and the firm will now be known as the Hess Dry Goods Co. in a different location farther down in the trading center.

In Rochester we were disappointed not to find our old friend and former director, J. H. Clements. Conversation by phone with him indicated that he was planning to attend the group meeting and bring along a prospective new member with him. Incidentally, I might state that Mr. Clements helped us to get several new members when we made our first campaign.

At Birmingham Palmer, Begole & Co., once members of our Association, were called upon. We observed a change over the door and the business now bears the name, Palmer-Blackmar & Co. Had a fine visit with Mr. Blackmar and anticipated meeting him again at a group meeting. He is a good prospect for membership. If you go that way, drop in and give him the glad hand. He was very courteous at the time of our call and I prophecy a successful business for him.

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

"But," protested the new arrival, as Saint Peter handed him a golden trumpet. "I can't play this instrument; I never practiced while on earth." "Of course you didn't," chuckled the old saint. "That's why you are here."

## OUT AROUND.

## Things Seen and Heard on a Week End Trip.

Lamont is in a class by itself by reason of the remarkable river views which are commanded from Broadway, the principal thoroughfare of the village. No more picturesque scenery is to be found anywhere than the views from the high bluffs overlooking Grand River for a half mile or more along the river front.

The approach to Newaygo from the South and to Arcadia from both the North and South are both very attractive, but for downright beauty of landscape I have never seen a more attractive view than that afforded by the Rogue River valley, at Rockford, whether seen from the high hill on M 13, just South of town, or the still higher hill on the Greenville road, just East of town. Both views are beautiful beyond description at any season of the year. Of course, the effect is more striking during the season of vegetation. The commanding position occupied by the new hillside home recently erected by Adolph Krause affords a sweeping view of the valley for miles. For scenic beauty this location can hardly be surpassed. Mr. Krause certainly has an appreciation for the beautiful in nature to select so remarkable a viewpoint for his domicile.

There is no one in business in Rockford now who was engaged in trade when I started the Tradesman, forty-two years ago. Rockford was the first town I visited after getting out my first issue, at which time I enrolled the following subscribers:

Neal McMillan, druggist  
D. R. Stocum, general dealer  
E. E. Hewitt, grocer  
W. G. Tefft, grocer  
Jackson Coon, shoe dealer.  
Aaron B. Gates, grocer

Charles F. Sears, dry goods dealer  
I think only two of the above are in the land of the living—E. E. Hewitt and A. B. Gates. Mr. Hewitt resides in Grand Rapids and Mr. Gates lives in Detroit.

Neal McMillan was the leading druggist in the town and the Republican boss of Northern Kent county. He served his party and the people in many political offices and was a welcome addition to any gathering of men, political or otherwise. He made friends and retained them as long as he lived.

Jackson Coon was the only exclusive shoe dealer in the town in those days, just as his son is now. He was a Democrat—about the only Democrat in the community, as near as I can remember. His son inherited the father's politics, but I think he devotes more time to his shoe store than he does to his political party, which is himself. If there is any other Democrat in Rockford, I have never had the fact brought to my attention. Anyway, the Coon of to-day is the worthy son of a worthy father and deserves the generous patronage accorded him by his home people.

I have exceptionally pleasant memories of Charles F. Sears. When I

called on him he was scrubbing out a little store building, perhaps 12x20, in which he started selling dry goods. He subsequently added groceries to his stock and removed to a larger store. He was the soul of honor and possessed as pleasant a personality as any man I ever knew. For thirty years his name stood for everything that was honorable, modern and progressive in the home of his adoption. Mr. Coon tells me that Mr. Sears had his copies of the Tradesman bound in book form during all the years he was engaged in trade in Rockford and that nothing gave him greater pleasure than to review the changes in business methods afforded by a perusal of his treasures.

But for the action of Adolph Krause in deciding to locate the Hirth-Krause tannery and shoe factory at Rockford, the town would probably still be in the village class. The growth of both of these industries has been so rapid and substantial that the town has come to assume the aspect of a small city and the town joker frequently discusses the feasibility of including Grand Rapids in the corporate limits of the town. New houses exhibiting the home loving inclination of Rockford people are being erected in all parts of the town, especially in the section convenient to the factories, and some of these days I expect to hear that Rockford has applied for a city charter.

It is a matter of common knowledge that Howard Morley has purchased fourteen acres of land on M 13, opposite the school house at Cedar Springs, and proposes to present it to the village of his adoption as a public park. This action is in keeping with the tendency of the times, but I cannot help wishing that the area of the land devoted to this purpose was 140 acres, instead of fourteen and that Mr. Morley should evolve a much more comprehensive plan that his present announcement indicates. Mr. Morley is one of the rich men of Michigan who has accumulated a large fortune so carefully and quietly that he has attracted little attention to himself. He has conducted a general store for forty-nine years and invested his surplus earnings largely in tracts of timber, of which he is a good judge. His investments have included holdings in Michigan, Minnesota, the South and the Pacific Coast. I do not know how much Mr. Morley is worth, but men who are familiar with his methods and his investments tell me his possessions will schedule close to a half million dollars. As Mr. Morley was never married and has no direct heirs a hundred thousand dollars wisely invested in a park, community house and amusement ground would be a fitting climax to a long and successful career as a merchant, lumberman, timber operator and farmer, and I hope to see Mr. Morley avail himself of this opportunity to perpetuate his name and fame in the village where he has resided for the past fifty years. Nothing he could do would enable him to accomplish this result more effectually and more permanently than the plan I have suggested. Mr. Morley has done much to

# Quality

Quality in printing is just as easily recognized and as thoroughly appreciated as Quality in clothing. The appreciation of Quality in printing is not a rare thing, confined to a few connoisseurs. It is present in every executive's mind. Good Quality is not a thing to be envied in somebody else's printed matter. It is a thing that can be bought if only the buyer will buy properly.

Business leaders recognize the difficulty of building good will or prestige—it is the result of years of patient, loyal effort. They will do everything within reason to protect this valuable asset. And the best measure of their ability lies in the success of their efforts. Why the unnecessary risk of committing the fortunes of a house to printing of low quality?

A fraction of a cent "saved" on a letter-head may prove to be costly economy. A contract or commercial form that belies the financial soundness of its sponsor is a liability no matter how low the cost. A shoddy circular can shake the confidence of a powerful patron. Salesmen (good salesmen) have been hampered by unrepresentative advance-matter.

A plea for Quality is not a cloak for extravagance. On the part of the printer, Quality is a matter of knowing how. On the part of the buyer, Quality is a matter of considering the work expected of his printing. Printing is not a commodity; it is a professional service. Quality in printing results from recognizing *fitness, utility*.

But the *question* is—*how to secure Quality?*

For the buyer located in or near Grand Rapids this is a comparatively simple matter.

Years of experience (in this, the great marketplace for Quality in all things) have taught our printing executives how to measure every job

## TRADESMAN COMPANY GRAND RAPIDS

for Quality; to make the finished product do the work expected of it. They know from their

contact with every type of business how to balance Quality against extravagance.

After all, our printers are serving the buyer in the way he wants to be served. If he requires Quality—an economy, not an extravagance—our representatives are ready and waiting to serve to that end.

stimulate the agricultural and stock raising interests of Northern Kent county and has made his influence felt along reforestation lines. He is now 77 years old, with every prospect of being able to round out a century of good deeds and generous impulses. With the practical turn of mind which has distinguished his long and useful career he could carry out the plan outlined with very little personal effort of an exacting character and with scarcely a dent on his princely fortune.

E. A. Stowe.

#### Liberty and Law Go Hand in Hand.

Grandville, Nov. 10—Religion and politics do not mix very satisfactorily.

Some recent city elections have pronounced unmistakably against any commingling of the two.

At Detroit a secret organization sought to impose a fanatical mayor on the city and signally failed, for which all true patriots will be pleased.

Race prejudice is bad enough, but religious contention at the polls will not be countenanced in this country any great length of time, since it smacks of an intolerance which is in direct antagonism with the constitutional rights of all Americans.

Fortunately the American Government was founded on perfect religious freedom, and the bringing of religious questions into the political field is contrary to the very foundation stone of the Republic.

Once in New York State many years ago a secret society was interested in politics; in fact, a party was formed to carry out the behests of this order. The party was short lived, as will be the one of modern days which places its trust in hooded night riders, tar and feathers.

Freedom of thought, freedom of every religious denomination to worship according to the dictates of conscience, is a fundamental principle of this republic, and people will not countenance interference with governmental affairs by cliques or clans of whatever kind.

The idea of making religion a race matter for political preferment was supposed to have passed away soon after the days of slavery, but it seems there are always some who think they have a divine right to all the good things in life, and that others, however patriotic, shall be ostracised and cast out of favor in the government.

The electors of the goodly city of Detroit stamped an emphatic disapproval of all such high and mighty pretensions. If the hooded riders by night have learned a lesson, well and good. Should this un-American organization still persist in unlawful dealings with their fellow citizens, the American people will arise in their night and stamp it out of existence, as one would kill a rattlesnake that had crawled into the family living room.

There is not room in America for night riders who have taken the law into their hands and who sit in judgment on the lives of their neighbors.

Parties in general have dallied very gingerly with secret organizations, and there is to come in the near future more emphatic disapproval than in the past. In this country such an organization is wholly out of place. Perhaps in darkest Russia it might find lodgment and continued existence, but not here in free America.

Government has no right to interfere with a man's religion. How much less, then, has a secret organization to stamp its disapproval on the spiritual beliefs of mankind?

A man's religion is his whole being as identified in a spiritual desire to meet his obligations to his God. Many wars in the past were founded on religious intolerance. One would think

that in the United States there could be no room for even the smallest faction that would favor treading on the most holy beliefs of his neighbors.

In coming together for secret plotting against other religions than his own a man takes into his keeping that which is sure to bring unrest and sure disaster.

The dearest right man has is to worship God according to his conscience. Any attempt to nullify that right leads to despotism and an intolerance that will be sure to rebound upon the instigators in a manner sufficiently drastic to have lasting effect.

Sporadic assaults on the rights of man in this Republic have often reacted to the discomfort of the un-republican agitators, so that to date no really noteworthy assault on human rights within the states has succeeded.

Man's liberty to worship according to his spiritual capacity will continue while the Republic exists. When that liberty is destroyed, from whatever source, that hour will sound the death knell of the great Nation founded by Washington and saved by Lincoln. We are not nearing that point to-day. The intelligent voters of the Nation cannot be hoodwinked into accepting hooded secret societies as the masters of our great country. The spirits of our honored forefathers forbid.

Religion and the ballot go hand in hand, each equally free and unafraid, each for the right, each the fullest manifestation of the great and glorious man and womanhood of the greatest Nation on earth.

Freedom of religion; freedom of the ballot.

Religious liberty has been proclaimed and too long maintained, to be stricken down now by any number of organizations whose mission in the world is to seek the overthrow of man's rights by midnight whippings, tar and feathers and other dastard and cowardly crimes.

Free Americans will not long stand for such doings under the light of the stars, both in the sky and on the flag.

Recent elections point the way out from under the late nightmare of terrorism which has so recently disgraced the annals of our peaceful and law respecting communities.

Old Timer.

#### Sunflowers To Furnish Feed For Canadian Cows.

Calgary, Alta., Nov. 6—Canada, perhaps, has solved the dairying problem for that country. The problem, owing to the short Summer season and the long Winter, has been to produce enough feed of what is classed roughage to carry a herd of dairy cows through the Winter. Late frosts in the Spring and early frosts in the Fall generally catch corn going and coming. Experimenting with sunflowers, however, has brought better results. The Canadian Agricultural Department, after much experimenting, assures farmers that 20 to 25 tons of sunflower ensilage can be grown on a single acre of ground and that it is sufficiently rich in protein to make a first-class feed. Alberta district is now attempting to build up the dairy industry under the stimulus of the sunflower experiment. The long season of feeding, however, may make dairying unprofitable except for domestic use.

#### An Unfortunate Analogy.

Undertaker: You made a bad break in your funeral ovation when you said Flaherty would carry on his life work in another world.

Minister: That's what I always say. What was wrong with it this time?

Undertaker: Flaherty was a fireman at the coke plant.

## 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.**

Menominee—The Menominee Oil Co. has increased its capital stock from \$15,000 to \$25,000.

Detroit—The Phillips Shoe Co. succeeds the Hack Shoe Co. in business at 5203 Hastings street.

Lansing—Floyd L. Crego succeeds Ralph Crego in the grocery business at 1026 West Allegan street.

Detroit—The Greenfield Avenue Lumber Co., 2422 First National Bank building, has increased its capital stock from \$50,000 to \$100,000.

Cadillac—The Olander & Osterberg general stock has been purchased by Henry Jaffee, of Boyne City, for \$9,300. The stock inventoried about \$17,000.

Lansing—The Michigan Sample Furniture Co., recently organized, has engaged in business at 305-7 East Michigan avenue under the management of Thomas Inglis.

Grand Rapids—John Borgman, who conducts three grocery stores on West Leonard street—408, 818 and 1210—opened a fourth store at 1412 Plainfield avenue last Saturday.

Greenville—The Greenville Co-Operative Association has been incorporated with an authorized capital stock of \$10,000, of which amount \$9,560 has been subscribed and paid in in cash.

Pontiac—The Hess Dry Goods Co., 37 North Saginaw street, has been incorporated with an authorized capital stock of \$12,000 common and \$23,000 preferred, all of which has been subscribed and paid in.

Detroit—The Store at Your Door Co., 6501 Mack avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$3,400 in cash and \$6,600 in property.

Homer—The Durbin-Rademacher Co., Ltd., has been incorporated to deal in automobiles and allied lines, with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in cash.

Detroit—The Chloronado Laboratories, 439 North Fourth street, has been incorporated with an authorized capital stock of \$1,000 common and 20,000 shares at \$1 per share, of which amount \$2,835 has been subscribed and paid in in cash.

Lansing—Alvin S. Potter and Charles Updyke have formed a co-partnership and engaged in the wholesale and retail coffee and tea business at 326 North Washington avenue, under the style of the Coffee Market.

Grand Rapids—Arie Donker, who has been city salesman for the past ten years for the Worden Grocer Co., has arranged to open a tea and coffee store at 1375 Plainfield avenue. His successor with the Worden house is Frank Morse.

Jackson—The Lambert Chocolate Co, 1508 Francis street, has been incorporated to conduct a wholesale and retail confectionery business, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Conklin—The R. H. Smith Co. has executed a trust chattel mortgage to Frank J. Martin, trustee, for the bene-

fit of all creditors, without preference. The principal creditors are Burnham, Stoepel & Co., Judson Grocer Co. and the Conklin State Bank.

Grand Rapids—The W. J. Nutter Sales Corporation, Klingman Bldg., has been incorporated to deal in furniture and advertising specialties, etc., with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—Luby's Clothes Shop, 9741 Jos. Campau avenue, has merged its business into a stock company under the style of the Luby Clothing Co., with an authorized capital stock of \$30,000, all of which has been subscribed and \$14,000 paid in in property.

Detroit—Clarke A. Duncombe has merged his business into a stock company under the style of the Duncombe Drug Co., 10744 East Warren avenue, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$20 in cash and \$4,980 in property.

Houghton—Tom Dayer has merged his retail shoe business into a stock company under the style of Tom Dayer, Inc., Foley Bldg., with an authorized capital stock of \$10,000, of which amount \$6,500 has been subscribed and paid in, \$2,500 in cash and \$4,000 in property.

Wyandotte—The Quality Motor Sales, 192 Oak street, has merged its automobiles, trucks, parts and accessories business into a stock company under the same style, with an authorized capital stock of \$25,000, all of which has been subscribed and \$4,300 paid in in property.

Detroit—White & Blackmore, 3120 Grand River avenue, has been incorporated to deal in motor vehicles, parts and accessories and to conduct a service garage, with an authorized capital stock of \$25,000, of which amount \$9,000 has been subscribed and \$6,500 paid in in cash.

Detroit—The Briggs Parker Co., 33 Cadillac Square, has been incorporated for the distribution of food products, with an authorized capital stock of \$25,000 preferred and 15,000 shares at \$1 per share, of which amount \$5,000 and 1,000 shares has been subscribed and \$5,000 paid in in cash.

Grand Rapids—The Drake market grocery stock and fixtures, 751 Wealthy street, have been purchased by Benson Doolittle, who will continue the business at the same location. The stock inventoried about \$4,000 and the fixtures were appraised at \$2,500. The purchaser paid \$5,000 for both.

Howard City—H. M. Gibbs, who has conducted a drug store here in the same location for thirty-five years, and who has accumulated a comfortable fortune in the meantime, finds himself forced to retire from business on account of the ill health of his wife—a remarkable opening for a capable druggist.

Saginaw—Charles A. Pierson has merged his jewelry business into a stock company under the style of the Jewel Box, 322 Genesee avenue, to manufacture and sell jewelry, clocks, etc., with an authorized capital stock of \$10,000, all of which has been sub-

scribed and paid in, \$200 in cash and \$9,800 in property.

Grand Rapids—The Dent Chemical Co., 45 South Division avenue has merged its business into a stock company under the style of The Oriental Perfume Cabinet Co. to manufacture and sell automatic vending machines for perfume, deal in perfume and other articles, with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Mancelona—The Clugg & Schroeder general stock and store building have been sold to James H. Fox, of Grand Rapids, and D. H. Hunter, of Rockford, who will continue the business under the management of the latter. The stock, inventoried at \$7,800, sold for \$4,800. The store building which cost \$4,000, sold for \$3000. The book accounts which aggregate \$2,300, are now being collected. The creditors will probably receive about 40 cents on the dollar.

Mount Pleasant—H. G. Gover and N. D. Gover, of this city, have formed a co-partnership and entered into the wholesale field under the style of Govers' Central Supply Co. School supplies, athletic equipment, paper, overalls, shirts, gloves, woodenware, crockery and lines usually sold in connection are carried. They are represented on the road by C. N. Pierpont, H. F. Snellenberger and Joe Cook. Both of the brothers are well acquainted with the business, as they come from a family of merchants. Their father, G. H. Gover, was one of the early subscribers to the Tradesman.

**Manufacturing Matters.**

Detroit—The Peter Markey Corporation, 3651 Hart avenue, has changed its name to the General Aluminum & Brass Co.

Detroit—The Hanson Tool & Die Co, 5736 12th street, has changed its name to the Midwest Tool & Manufacturing Co. and increased its capital stock from \$10,000 to \$60,000.

Detroit—The Vitalac Corporation, 1211 25th street, has been incorporated for the manufacture of cheese and licensing of formula, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$500 in cash and \$9,500 in property.

Howell—The Bruce Products Corporation, maker of cleaning and polishing materials, has bought the Borden Condensed Milk plant here and will start operations with about forty employees. The company is moving its Detroit plant to Howell and expects to be manufacturing by Nov. 16.

Birmingham—The Bloomfield Plumbing & Engineering Co., 129 West Maple avenue, has been incorporated with an authorized capital stock of \$10,000 preferred and 5,000 shares at \$5 per share, of which amount \$10,000 and 5,000 shares has been subscribed and \$15,000 paid in in cash.

**Good Business To Amply Cover Trade Requirements.**

Written for the Tradesman.

Just prior to and at harvest time in the winter wheat section of the United

States reports of the production of wheat were rather unfavorable for a large crop and gradually they became more so. This, naturally, resulted in quite an advance in the price of wheat. Then, about the time of the spring wheat harvest in Canada reports became more favorable, indicating a larger crop of wheat had been raised in the United States than earlier estimates indicated and that Canada would produce a bumper crop. These more favorable crop reports were followed by a statement of world crop conditions, indicating the total world crop this year is nearly 10 per cent. greater than a year ago and about 7 per cent. larger than the five year average.

These reports of increased yield naturally had the effect of causing a material reduction in the price of wheat.

Of late reports are not as favorable as to yield, many claiming the wheat crop had been largely over estimated, that Russia has not produced anywhere near as much wheat as claimed; that the very unfavorable weather in Canada has retarded threshing to such an extent that much of the wheat cannot be moved to market prior to the close of navigation and that as a consequence we may look for firm prices, at least until next March.

The price of wheat during the past month has reacted to this sort of a condition, although price fluctuations have been held within a very narrow range.

It is possible to figure out about any kind of a proposition desired by the man using the pencil. Those who are long of wheat and are desirous of seeing higher markets to realize profits on their investment can show why prices should go higher, while those who are playing even or are short of wheat or flour have a very definite idea as to why prices should be lower, certainly not any higher.

While there is opposition to speculation in wheat, there is an inherent trait that all humans possess and that is to buy at a low price and sell at a high one. In other words, the incentive to transact business is profit and always will be and it is not material whether the commodity be real estate, stocks and bonds or grain, and while extreme speculation in any line is injurious and improper, anticipation of profit in a normal way is to be expected and perfectly natural and proper. Consequently, we have these two forces to consider in the buying and selling of grain and grain products.

We believe the average flour buyer and those who purchase grain for merchandising purposes rather than speculation feel the present price level is high enough, all conditions considered, and are making their purchases accordingly. This appears to be a wise policy and with a comparatively high price level in force, we favor it.

It is good business to amply cover trade requirements under normal conditions; the present situation is no exception. Generally speaking, it is a safe rule not to buy heavily for future delivery from a speculative standpoint during an era of comparatively high prices.

Lloyd E. Smith.

### Essential Features of the Grocery Staples.

**Sugar**—The market is lower than a week ago. Local jobbers hold granulated at 5.70c.

**Tea**—The market has had a very firm week. Business of the week has been interfered with somewhat by the holiday, but this caused no recession anywhere in the price list. All fermented teas, meaning Ceylons, Indians and Javas, are particularly firm and show a strong upward tendency. Prices are firm in primary markets and also firm by fluctuation in the markets of this country. No immediate advance occurred anywhere in tea in this country during the week, but the primary markets are advancing.

**Coffee**—Prices on Brazilians are somewhat easier. All other grades remain rather firm. Buyers report little change on the Brazilian markets, and the quiet of more than a week ago is attributed to the lack of demand on local market. It was predicted then that active buying on a large scale would revive the market—and this proved true. During the past week or more the coffee market has been very active, with a general buying movement for both European and local accounts. This led to an almost immediate advance of more than 1c per pound, which may be more by the time this reaches our readers. Wholesalers urge carrying good stocks.

The most potent factor to develop a healthy market is at work in the canned food, dried fruit and nut divisions of grocery products—an increased movement toward the consumer. In canned foods the retail demand has been speeded up by some of the most attractive prices on many staples to be made by grocers in several years, while Canned Foods Week tends to center interest on all packs and start buying on a wide scale. What Canned Foods Week is doing for that product the holidays are performing the same service to nuts. This is one of the big weeks of the year in nuts for carload distribution to interior markets. Cool weather, combined with reasonable consumer prices, have been the stimulant in dried fruit distribution.

Altogether the past week registered a distinct advance in the movement of all staples and the increased turnover increases the optimism of holders as to the complete liquidation of existing stocks before another season's harvest is available. There are some weak spots, of course, but from the standpoint of the wholesale grocer the outlook is favorable, as there is every indication of a continued free movement all season. The distributor also is not overstocked with high priced merchandise. He is in a position to make favorable replacements and quick turnovers.

There is no doubt but what canned vegetables will establish new records of distribution this season as new pack began its journey to the consumer, in some commodities at least, while the canning season was actually under way. There was no warehousing, all

of the production to wait until carry-over was out of the road, while the consumer demand for 1925 vegetables set in at top speed because the grocer attached price tags to all packs which made them popular. What is happening in vegetables is not anything to be wondered at. It is merely the natural outcome of certain factors which have frequently been encountered.

No further back than last summer when canners slashed prices on carry-over Hawaiian pineapple there was a parallel case. The pessimistic saw no future for pineapple as a big pack was in sight and there seemed to be an unwieldy carryover. The lower wholesale costs were quickly repeated at retail and a movement was started which has gained such momentum that spot supplies have proved insufficient and goods intended for later shipment have been rushed forward. The big pack was big only as compared with former years, but not large compared with consumption.

In a measure what has happened in pineapple is expected in major vegetables and in some of the minor packs. The demand has been started at retail and will undoubtedly be increased by Canned Foods Week now under way.

**Dried Fruits**—The raisin market is particularly firm. Package goods of all brands are closely sold up, and as moderate shipments are in sight there is no prospect of any surplus on the spot for some time to come. Coast markets are firm and advancing on Muscats more than on Thompsons, but the strength of the former is felt in the latter. Coast peaches and apricots are virtually out of first hands. With a long distributing season ahead there is already a demand for resale blocks. Both fruits are on the upgrade as to values. Spot prunes are doing better and quotations in California and Oregon packs during the week have hardened in all sizes available. Carryover is being exhausted and new crop is taking its place. The better situation has not been in existence long enough to induce coast buying.

**Nuts**—The demand for nuts in the shell for Thanksgiving outlets resulted in a heavier carload and 1. c. 1. business last week than in any previous period in many months. Deferred buying occurred for straight cars of the various varieties, for assortments and for mixed nuts. The market was not speculative and jobbers are not overbuying, but sheer necessity is forcing them to give attention to actual needs. Those who were waiting until spot stocks increased are now covering. Strength prevails in almonds and filberts, while walnuts are steady. Brazils were unsettled by a cut of 4c made by one of the principal holders. This tended to stop buying for the moment to see what competitors would do. Shelled almonds are being delivered short by some foreign shellers who claim that they have been unable to get nuts from growers. The short deliveries of California unshelled almonds indicate a shortage in nut

meats also and little is available from first hands.

**Seeds and Spices**—Cloves are scarce but with no change to report in foreign markets. Mace is in a fairly lively enquiry, with about the smallest spot supply with which this market has ever faced its winter needs. Arrivals of celery seed and the absence of any important buying movement has tended to ease the situation.

**Molasses**—With lower prices on new crop New Orleans molasses in view, consumers appear to be most conservative in their purchases. Offers of blackstrap are more numerous and prices for large quantities accompanied with firm bids are being shaded.

**Salt Fish**—The mackerel situation is about unchanged for the week, and the demand is comparatively light. There is no particular reason to anticipate one's wants in mackerel. Plenty of shore fish are being caught and are selling at very moderate prices. No change has occurred in Irish or Norway mackerel, which are comparatively scarce in this country.

**Beans and Peas**—The demand for dried beans is light and prices throughout the entire list are barely steady. No immediate change has occurred during the week. Dried peas are also unchanged and dull.

**Cheese**—The market has had a steady week and a moderate demand, but no change in prices.

**Provisions**—There has been no change anywhere in any variety of hog or beef products since the last report. The demand is slow. Lard is reported to be firmer in the West.

### 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**—\$6@6½¢ per lb.

**Beans**—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	-----	\$ 5.30
Light Red Kidney	-----	10.50
Dark Red Kidney	-----	9.50
Brown Swede	-----	7.50

**Butter**—The market is steady. Local jobbers hold June packed creamery at 46c, fresh creamery at 49c and prints at 50c. The pay 25c for packing stock.

**Cabbage**—85c 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**—90c per bu.

**Cauliflower**—\$2 per doz. heads.

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

**Cranberries**—Late Howes are now in market, commanding \$8.25 per 50 lb. box.

**Eggs**—Fine fresh eggs have continued quite scarce, with an advancing tendency on the best grade. There have been a number of advances during the week, probably aggregating 3c dozen. There is some demand for

storage eggs, which rule steady. Local jobbers pay 48c for strictly fresh, selling as follows:

Fresh Canded	-----	51c
XX	-----	40c
X	-----	36c
Checks	-----	33c

Egg Plant—\$1.25 per doz.

Garlic—35c per string for Italian.

Grapes—California Emperors, \$2.50 per crate.

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist	-----	\$9.00
360 Red Ball	-----	8.00
300 Red Ball	-----	8.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s \$4.50

Hot house leaf ----- 18c

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

Oranges—Fancy Sunkist Arizona Navals are now on the following basis:

126 ----- \$ 9.00

150 ----- 10.50

176 ----- 10.50

200 ----- 10.50

216 ----- 10.50

252 ----- 10.50

288 ----- 9.50

344 ----- 9.00

Floridas are beginning to come. They are sold on about the same basis.

Parsley—90c per doz. bunches for jumbo.

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

Peppers—Green, \$1 per bu.  
Potatoes—Buyers are paying \$1.50 @1.60 per bu. Market easier, although the trade is looking for higher prices later on.

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

Turkeys (fancy) young ----- 33c

Turkeys (Old Toms) ----- 28c

Ducks (White Pekins) ----- 22c

Geese ----- 17c

Squash—Hubbard, \$2@2.25 per 100 lb.

Sweet Potatoes—Virginia kiln dried Sweets, \$2.25 per hamper.

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

Veal Calves—Wilson & Co. pay as follows:

Fancy ----- 14c

Good ----- 12c

Medium ----- 10c

Poor ----- 8c

Alpena—The Walker Veneer & Box Co. has been organized by Thomas L. Handy, Hiram Handy and Roy L. Brown, and has been incorporated for \$75,000, to manufacture veneer, boxes, excelsior, etc. The new company has acquired the Walker Veneer Works here and will begin operations within sixty days. The new company will represent an investment of \$150,000 in plant and stock.

The best paying education is training in thrift.

## IN THE REALM OF RASCALITY.

### Cheats and Frauds Which Merchants Should Avoid.

When the Tradesman warned its readers against having any dealings with the All-Rodded State Mutual Insurance Co. some years ago an official called at the office and undertook to make a good sized advertising contract with the Tradesman conditional on there being no further publicity of an unfavorable character. Of course, his proposition was rejected, whereupon he promised dire revenge on the Tradesman, which resulted as all threats of that sort do. The next week the warning was repeated. Then the local director of the concern called at the office and threatened to resort to bodily injury if the campaign the Tradesman had started was not discontinued. The next week the charges against the concern were again repeated in black face type. Finding the name a most unpopular one, as a result of the Tradesman's repeated exposures, the concern was removed from Flint to Lansing and the name changed to the Capitol Mutual Fire Insurance Co., Ltd. The change in name and location did not carry with it any revision of the methods which the Tradesman had condemned and our readers were again advised to have no dealings with the organization. As the logical result of these warnings and the inherent dishonesty of some of the men connected with the concern in an official capacity, the company was soon placed in the hands of a receiver, who is now undertaking to collect \$14 per \$1,000 insurance to meet unpaid losses and expenses of over \$43,000 when the company went into liquidation. As is usually the case, the innocent are made to suffer, while the men who waxed fat on their stealings from the company go Scott free, due to the laxity of our laws and the inactivity of officials who are entrusted with the execution of the laws.

Detroit, Nov. 7.—Per your suggestion in the Sept. 23 issue of the Michigan Tradesman, I beg leave to state that Frank M. Jacobs, Monument Sq. Bldg., Grand Rapids, has sent me six handkerchiefs which I did not order, asking me to remit \$1 or return the handkerchiefs. I have returned the handkerchiefs. Dr. F. V. Auberle.

The International Redemption Bureau of Detroit was a mail order enterprise apparently conducted by L. H. Ashley. There appears to have been an intimate connection with the Garrick Press, Detroit, both of which concerns left Detroit recently without leaving any forwarding order.

Complaint was made to the Tradesman several months ago, alleging that a representative of the subject company called at her place of business in January, and secured her order for a premium outfit including tickets, premiums and literature. A check for \$25 was given the agent, Wm. Stuffy, to bind the order. No acknowledgment of the order was ever received and letters sent to the Detroit address were never answered. An investigation was started by the post office inspectors,

but the promoters disappeared leaving no trace of their whereabouts.

A Monroe merchant reported to the Tradesman that the general sales manager of the Wovenright Knitting Mills, Cleveland, Ohio, visited his place of business recently and tried to sell him some men's socks, which he stated were made of silk and cashmere. The merchant informed him that there was no silk in his merchandise, whereupon the salesman admitted that it was rayon, but added "the average buyer doesn't know the difference." We feel certain that this salesman does not know whereof he speaks if he is referring to the rank and file of mercantile buyers.

This report was transmitted to the Wovenright Knitting Mills through the Cleveland Better Business Commission, but they have not seen fit to indicate whether or not this misleading bit of sales talk on the part of their representative will be eliminated in the future.

W. H. Eby, representing the Duvolla Radio Co., 160 North LaSalle St., Chicago, is canvassing Michigan automobile dealers with his proposition, which is somewhat novel. The company undertakes to sell a quantity of radio money to an automobile dealer at \$6 per thousand. To purchasers of second hand cars the dealer gives an amount of radio money equivalent to the down payment on the car. This radio money is redeemable on the purchase of a radio outfit from the Duvolla Radio Co., or its authorized dealer. For instance, if a purchaser of a used car pays \$100 down he gets \$100 in radio money, which he can turn in to the extent of \$100 actual cash on the purchase of a radio of an alleged value of \$200.

Information is on file at this office concerning this company, which is free for the asking.

Enquiries have been received recently by Michigan people who have received literature from the Needlecraft Manufacturing Co., Maspeth, Long Island, in regard to home work sewing neckties. Advertisements which have been released through the newspapers read somewhat as follows:

"Ladies wanted for sewing ties. Steady, pleasant work. We furnish sample, and all material ready cut to sew with instructions. Good pay. Send two cent stamp for particulars."

Investigation discloses that the applicants must send a remittance for an outfit, the amount of which depends upon the type of work they desire to obtain. Information as to the standing of the company has been solicited from several sources without success.

In an order issued by the Federal Trade Commission, L. Shapiro & Sons, a clothing manufacturer of Baltimore, Maryland, is required to cease and desist from representing in any manner to the trade or purchasing public that cloth or clothing offered for sale or sold by them is all wool, or wool, or otherwise suggesting that such cloth

or clothing is composed wholly of wool, when in fact it is not.

The Commission found that the respondents advertised by means of circulars that the garments which they were prepared to furnish were made from an "All Wool Fabric," the truth, however, that the cloth was in proportions of 35 per cent. cotton and 65 per cent. wool. The findings also state that the respondents upon being advised of government investigation ceased from sending any more of such advertising circulars, and did not thereafter ship any more clothing solicited by the advertisements.

The American Trust Co., of Battle Creek, recently circularized Toledo with literature pertaining to an "investment opportunity." The booklet sent contained a subscription blank.

Specimens of this literature were forwarded to the Securities Division, who took prompt action in notifying the subject company that they were violating the blue sky law of Ohio by sending literature into that state for the purpose of inducing the public to buy their securities before they had been properly licensed so to do. Anyone who receives literature from this

Ride the Greyhounds  
to any Place on the Map

### PARLOR AND OBSERVATION COACHES

- clean
- safe
- dependable
- warm

Complete information on all divisions in the Greyhound Time Table. Get yours at Crathmore or Rowe Hotels in Grand Rapids. (Greyhound Stations)



company is requested to forward same to this office.

There was a time when the word "Goldfilled" applied to a watch, meant anything, or nothing. While it was accurately applied in some instances, it was often so loosely used that public confidence in the term showed a tendency to waver.

To-day the situation is very different. A majority of watch case manufacturers some time ago took part in a trade practice submittal, before the Federal Trade Commission and as a result, definite minimum standards were established which must be adhered to if a watch is to be described or stamped as "Gold-filled." A vigorous drive has been made by the industry, and it is fair to say that substantially all watches that are marked "Gold-filled" by the manufacturers to-day are correctly described. Most reputable retailers have applied the same standards to their advertising. Some short-sighted retailers, however, have ignored the trend of the industry and are still advertising as "Gold-filled" watches whose cases are not what the term indicates.

A definite good-will attaches to the term "Gold-filled." It can be increased by the scrupulous application of this term in advertising. It can be materially damaged by carelessness or by misrepresentation. Readers of advertising are urged to report to the Tradesman or to the National Better Business Bureau any and all instances of advertising or selling as "Gold-

filled" watches which do not in fact measure up to the standards herein described.

Upon receipt of a complaint from a customer of the Bonded Aleather Shoe Co., we undertook to communicate with the local office only to find that the manager had decamped. Nothing of his whereabouts has been learned to date. We communicated with the Milwaukee Better Business Bureau asking them to check up the complaint with the headquarters of the Bonded Aleather Shoe Co., at Milwaukee. They report that the telephone has been discontinued and the office locked. Apparently they had not been at the Milwaukee address for some time.

The complaining customer is still waiting for her shoes and so far, is the loser of some \$5 or more. It is a typical illustration of the fly-by-night "direct seller."

#### The Boy Was Honest.

A man was giving a lecture on the subject of "Honesty."

He related that when a boy he saw a cart laden with melons outside a shop and nobody about. On the spur of the moment he stole a melon and departed into a passageway.

"I soon got my teeth into that melon," he said, "but instantly a queer sensation assailed me, and a shiver ran through me. My resolve was taken at once. I went back to that cart. I replaced the melon (loud applause)—and took a ripe one!

#### White Strawberry Is Not Likely To Become Popular.

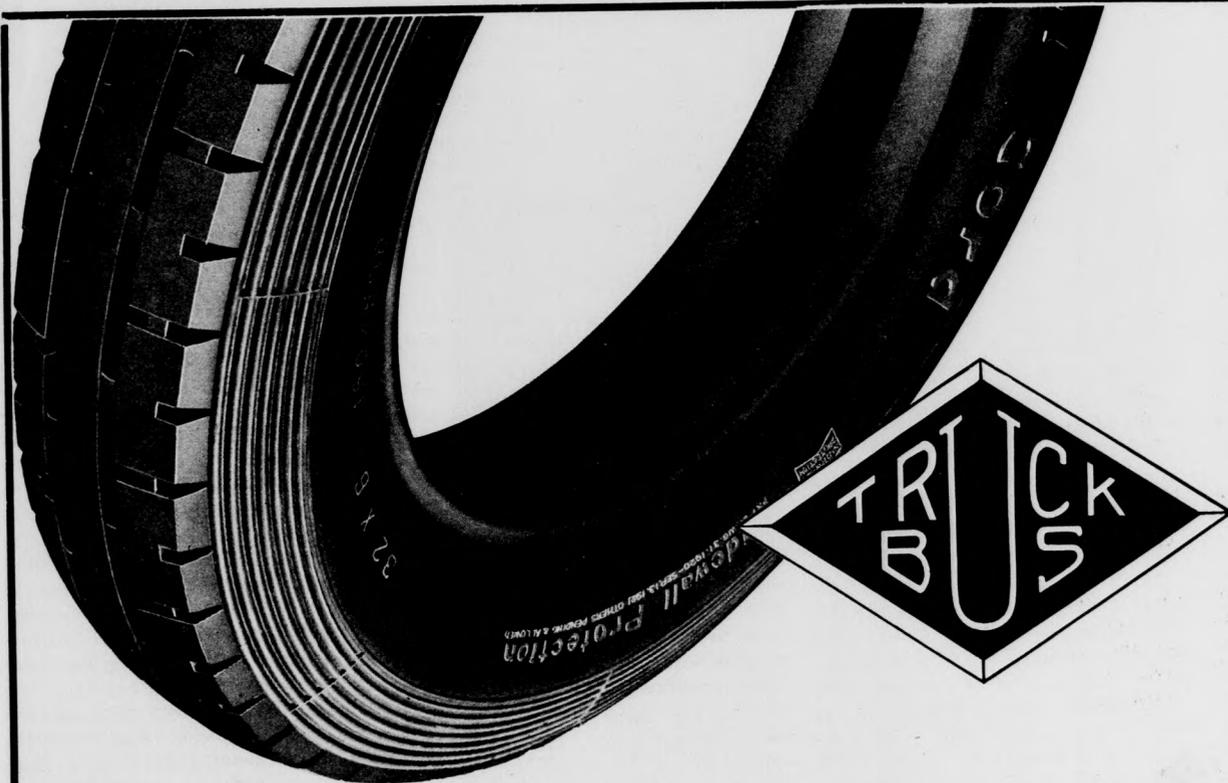
Washington, Nov. 9—Have you ever seen a white strawberry? There is a variety that has delicate, creamy-white berries growing among leaves of a brighter, more waxy green than those of the ordinary plant. They are not common, but can sometimes be found growing wild. Gen. Lew Wallace, the author of "Ben Hur," cultivated white strawberries in his garden and recently a man in Danvers, Mass., found a bed of wild white berries and transplanted them successfully. The berries have a delicious flavor, they are less acidic than the common red berries, and have a peculiar sweetness that reminds one of wild honey. They are not likely to become commercially popular, for they are too soft to pack well, and they lack the rosy color the customer looks for in a ripe strawberry.

Raymond McCarl, Controller General of the United States, the Washington gentleman who has made himself conspicuous, notorious and probably very useful by stepping on the expense account of almost everybody employed by Uncle Sam, has encountered a snag in the shape of a decision of the District of Columbia Court of Appeals that he must cease being judge, jury and executioner in the matter of the pay and allowances of officers of the Government. The Court declares "there can be no such autocrat" as Controller McCarl has been for a long time past, to the utter consternation of high placed Federal officials that nobody can "dock" anybody's pay as well as low. It is further body's pay in this glorious republic

but Congress. To all of which the Controller has replied in effect. "Just watch me and see if anybody stops me!" The case must now go to the Supreme Court which is the only authority General McCarl says he will obey. More than one hundred naval officers are behind the suit to check the Controller's pay-cutting proclivities.

Fewer business failures in the United States in October than in any previous October since 1920 is Bradstreet's current report. As compared with last year, they were 11 per cent. less in number and 21 per cent. smaller in the money total. The improved showing was not sectional, either, but general throughout the United States, with the exception of New England, where the percentages were slightly below the average. The liabilities followed the same diminishing curve also, except in the Central West and South. A total of 1408 business failures in the entire country for the month does not have a menacing look as viewed from the standpoint of the more than 500,000 corporations doing business, besides innumerable private firms and individuals; and the \$36,195,273 of liabilities involved are negligible by comparison with the total of business wealth. The upward swing of the country's business as a whole seems to be indicated beyond question by such hopeful signs.

If women smoke cigarettes why shouldn't they chew tobacco instead of "chewing the rag?"



"The  
LOAD  
is on  
the  
ROAD"

Corduroy Truck-Bus Tire with *Side Wall Protection* represents just the last word in truck-bus design and construction. Built extremely rugged to withstand the most severe test of service.

**CORDUROY TIRE CO.** of Michigan

Grand Rapids, Michigan

### CAN LEAD ONLY TO TROUBLE.

Secretary of Commerce Hoover has reiterated the warning he sounded three years ago against the growing evil of international profiteering. The example of Great Britain in controlling the production and price of rubber has been extended to more than a dozen other staple commodities for which American consumers expend annually, according to Mr. Hoover, the considerable sum of \$800,000,000.

The process by which semi-monopolistic prices are being imposed is only too familiar. It is the same as that prohibited in this country by the Sherman anti-trust legislation. The fundamental evil of it is that governments are the sponsors and can be reached only through the channels of international politics.

Secretary Hoover clearly points out what such competition for monopoly on the part of governments may lead to. If the British government cannot be reached on this rubber business, for example, there is certain to be a growing demand for reprisals which may be in our power. We might establish control of production and price on oil, cotton and copper. Only thus could American consumers hope to get back from the rest of the world an amount compensating them for what is taken from them.

The United States has no present intention of instituting this sort of reprisal. And, as Mr. Hoover says, the world will never go to war over the price of anything. But the ill-feeling engendered when the "higgling of merchants" is "lifted to the plane of international relations" can lead only to trouble of the most serious significance.

Secretary Hoover has properly issued this informal warning to those nations that are fostering this idea of international profiteering. It is a word to the pound-wise who are playing with fiery particles.

### THE COTTON SITUATION.

The trade has about made up its mind that the crop will not vary much from 15,000,000 bales, which is regarded as ample for all needs. There has recently been a revival of the agitation against the frequency of the official cotton crop reports, and a strong movement appears to be on foot toward doing away altogether with the earlier season ones. But the last named are merely tentative and are not put out as being of a conclusive character. While the cotton plant is still growing, anything may happen to it. Should early official reports be abandoned, the trade would have to fall back on private ones. Those are never gotten up with the care or thoroughness of the ones which the Government issues, and they vary often to a surprising extent. At times in the past there has been the suspicion that some of them were gotten up to rig the market, something which has never been charged to the official statements. Prices during the week showed signs of recovery from the lowest levels reached. Cotton goods values are affected by the uncertainties in the raw

material situation. Gray goods and sheetings have gone down in price but have apparently not yet reached points of stability. There is a much larger spread between prices of them and the raw cotton than was the case a year ago at this time. Mills, for the time being, are showing a disposition to contract for deliveries during the early months of next year. A recent feature has been the sale of large quantities of fabrics for use in the automobile trade. There has also been a good production of heavy cottons. Distribution of cotton fabrics in general is wide in scope but in somewhat limited quantities. Imports of cotton goods for the first nine months of the year were only 86,066,000 square yards as against 129,272,000 in the same period last year. Knit goods are still without special feature. There are enough hosiery orders to keep the mills busy this month and next.

### DRY GOODS CONDITIONS.

Retailers' stocks are about as small as safety will permit, and the advent of colder weather has stimulated retail sales in both seasonable and non-seasonable departments. Buying in the flannel and blanket departments are well diversified. Orders placed are larger than in the preceding week.

A marked improvement is evident in the sales of ready-made curtains, both ruffled marquises and plain voiles. Many orders, both for immediate and future delivery, have been booked on novelty marquise panels in both cotton and rayon. The wanted styles consist of stripes, blue, rose and gold, also colored embroidered bandings with colored silk bullion fringe to match the embroidery.

A large number of mail orders have been received in the silk department, calling mostly for crepe satins and chiffon velvets, also rayon and cotton sport satins.

The last week has shown a great demand for plaids, from part wool silk overthread plaids up to fine imported goods. The demand to a great extent is for lightweight fabrics. Reorders are largely light-weight French flannels. Brown shades, from tan to African, are being asked for.

The most prominent selling fabrics in the lining department are plain sateens in colors and fast black, and fancy sateens in multi-colored discharge printing. A large quantity of brocades in sateens, tussahs and cotton warp with tussah filled are also sold.

There is continued activity in percales of all grades which are suitable for making fancy aprons and novelties for the holidays. The predominant styles sold are white grounds with small figures, staple stripes, etc. as well as fancies in English printed effects. The demand for gingham in fancy styles is quite pronounced, and cretonnes and challies are still wanted in good quantities.

The goods on the top shelves are not going to sell as fast as those on the shelves within easy reach. The way to speed up slow sellers is not by putting them where they are hard to get at.

### CANNED FOODS WEEK.

Canned Foods Week is under way under more favorable circumstances than during any previous drive to increase the consumer demand. In fact, since new packs began to appear it has been one succession of canned foods weeks, as retailers have been constantly adding to their stocks to bring them back to normal and they have been passing on to the consumer a wide variety of products at popular prices. With one or two exceptions, canned foods are uniformly cheap at retail, particularly so for vegetables, while California fruits and Hawaiian pineapple, if not actually to be described as "cheap," are extremely reasonable.

A lot has been said this season about big packs, but a big pack accompanied by a big demand is no more a problem for the distributor than a short production and an equally curtailed movement.

That distribution is extensive is testified to by any representative wholesale grocer. One of the largest says that he is unable to tell just where he stands as to his fruits. They are coming in on contract and are going right out in such volume that he is unable to check up to find what he will need later on. The pineapple scare of a large carryover and a record pack has been followed by a fear that existing stocks after all will not be sufficient. There is no weakness in the fruit mentioned, in the low, intermediate or top grades. On the contrary, the lack of adequate supplies later on is feared more than anything else.

Everyone admits that vegetables have been dirt cheap. They have been squeezed so low by various depressing factors that it would not be surprising to see that a turn would occur in the only direction possible—upward. What the major and some of the minor vegetables need is an undercurrent of confidence.

### GOOD OUTLOOK FOR TOYS.

Toy manufacturers are busily engaged in production to cover later deliveries for a year that has had several outstanding features. Foremost among them, it was pointed out recently, has been the demand for durable, well-built toys of a body and mind developing nature. Accompanying this there has been a broadening of activity in several important divisions of the trade and a diminution of foreign competition that has received no small degree of attention. Although orders generally at this time are credited with being equal to those of last year, the industry has nevertheless had to grapple again with the problem of small advance orders.

Generally speaking, manufacturers were disappointed with the orders placed at the annual toy fair early in the year. There was a sharp pickup between July 15 and Sept. 15. At present late orders are going in and the expectation is that a considerable volume of business is yet to come from retailers, as many stores have not covered their requirements. These late orders place a great burden on the trade to make prompt deliveries. Manufacturers, factory agents and jobbing

houses have made arrangements to meet the deferred demand as far as possible. The prediction is that the stores will have an extremely good season.

### THE BUSINESS OUTLOOK.

Confidence in the immediate future of business in general is increasing as the sequel to enlarged buying by consumers. Retail trade continues to pick up in practically all lines, and particularly in apparel and household furnishings. There has likewise already been quite a share of holiday and gift purchases, which are not expected to reach their peak for a number of weeks to come. The conditions are fairly well reflected in the repeated visits to market of buyers. None of them is doing more than attempting to provide for immediate wants, but these are sufficiently numerous to call for large quantities of merchandise of diverse kinds. The buying continues close because so many concerns still continue to stress price as the main incentive to their customers, but there remains a fair sprinkling of those who wish to cater to the trade that insists on quality as a prerequisite. And both kinds of buyers are finding what each desires. Primary markets reflect the conditions elsewhere existent, with the exception that, in certain merchandise, there has not yet been a readjustment of values to correspond with the changes in raw material costs. But trading continues in fair volume and production has been somewhat speeded to conform with demands for the specialties that are in greatest request. The outlook ahead as far as next spring is regarded as much more favorable than was the case a year ago.

### WOOL AND WOOLENS.

Not much activity is shown in wool markets either here or abroad, but prices have shown a slightly firmer tendency. No great advance is considered likely in view of the large supplies available. It is stated that the Australian surplus of 500,000 bales carried over into this season was mostly sold to the French, who also later were good purchasers at the London sales. Stocks of wool in bonded warehouses here have lately been decreased by withdrawals of combing wools. At the end of September, however, there still remained nearly 107,000,000 pounds of all sorts. During that month the consumption of wool in domestic mills reporting was 37,853,000 pounds as against 39,545,000 pounds in September, 1924. A fair amount of business is passing on Spring fabrics, and manufacturing clothiers are somewhat encouraged by the orders coming in for that season. The sales of overcoats, which are about drawing to a close, have been very successful, due, it is said, to the fact that care was taken not to produce an oversupply. In women's wear the sports fabrics have been taking well with purchasers. Spring lines are still being ordered tentatively, but the indications point to a good season, some of the success of which will be due to the fine styling of much of the goods turned out.

### WORTHY WOMAN.

#### Appreciation of the Life of Mrs. Thomas D. Gilbert.

Mary Angelina Bingham (Angie Bingham Gilbert) was born March 21, 1830, and died at Grand Rapids, Nov. 8, 1910. She was born at Sault Ste. Marie, in the house then down near the river in which General Cass signed the treaty with the Indians.

Her father, the Rev. Abel Bingham, was for a quarter of a century a missionary to the Ojibwa Indians and was stationed at the Soo until the family moved to Grand Rapids in 1855.

Mrs. Gilbert was reared at the Soo and spent the first twenty-five years of her life there, with the exception of about three years spent, during her girlhood days, at the Female Seminary at Utica, New York.

Her real life, as the younger generation understands life to-day, her childhood and young womanhood, was spent at the Soo, and, after that, at Grand Rapids, in the early days, up to the time of her marriage in 1871. Notice the Dr. Osler period—practically forty years unmarried.

Then came another forty years, twenty-three of marriage and seventeen of widowhood, making eighty years of great activity. To think of this woman as anything but vigorously active, alert and always stirring is impossible—active physically to her last sickness, active mentally to the last hour when, without lingering sickness or struggle, she fell asleep.

If her girlhood days at the Soo were grand and joyous, strenuous and exciting, with Indian, French and soldier in a virgin territory springing into being in that life-giving, rejuvenating air and splendid region of the North; if her young womanhood in Grand Rapids, singing in the choir of the old Congregational church and for many a charity, teaching piano playing for a livelihood and looking after her aged parents until they passed away in the sixties, was beautiful; so also the other forty years of her life as wife and widow were a blessing to her own, to her friends and a fine example to the public and to the younger generation, reared so differently, of what one reared in the early days and under pioneer conditions might be.

She loved her own, but it did not end there. She had her close friends, but it did not end there. She had a warm heart for the rich and the poor alike. She was not envious of the rich, nor supercilious with the poor. She had the universal instinct, a genuine love for and faith in humanity. She loved the Indian because she knew him not only outside, but inside. She knew his heart, his brain, his imagination, his virtues and his vices. She knew him in his native tongue and the Indians knew her. They wept as they met and talked with her at the Soo when she visited there and no one could stand by and hear them talk unmoved.

She greatly regretted that so little has been left of the old landmarks of the Soo and particularly that the big stone called Mutchee Monedo, near

the Mission and on the site now occupied by the Court House, and supposed by the Indians to be a spirit, and before which they were accustomed to bow three times, had been broken up and removed, and also that so little in the way of the old forts and round houses had been preserved.

Mrs. Gilbert was a great reader generally and intensely interested in early Michigan reminiscences.

I think her story of the John Tanner-James R. Schoolcraft episode will be found to be the true one, historically, just as her surmisings and opinion regarding James Ord being the son of Mrs. Fitz Herbert and George the Fourth have finally proved true.

Let me say in this connection that

the earliest recollection of anything is when she took me down town at the time of Lincoln's assassination and pointed out to me the signs of mourning. Lincoln to her was a sacred name and she took great interest in the new things that came out from time to time about him. Her patriotism took literary form in the ode to the flag and she read it to the Evening Press newsboys. Mr. Gilbert presented her with a flag in 1876 and it did valiant service as long as she lived. On all holidays it was in evidence. When Cook discovered the North Pole it was unfurled to the breeze, and when Peary rediscovered it, it was again unfurled without regret.

Both Mr. and Mrs. Gilbert took an

hid the choir from view when not singing, and of accompanying her there, when I was a child and she was a young lady. She sang there. Of course I liked her voice the best of any. Now that I think back and think it all over I am not willing to change that opinion, for as I recall it in its prime, it was a high soprano—a lyric soprano we would say nowadays—of the colorateur quality, exceedingly pleasing and natural of the creamy velvety quality, without that tremolo, vibrato and shako suggestive of chills and fever of the early Michigan days, and with which our beloved singers of the present generation are well equipped. I never knew anybody more eager than Mrs. Gilbert was to see people get up and sing, to sing in unison and to see everybody sing, and she never gave up the habit of sitting down at the piano, of playing and singing and of sometimes composing the music for a song.

She knew the words of songs almost by the hundreds and had the grand old songs and favorites always near her ready for use. What do you hear nowadays as you pass from door to door and street to street? Mostly jazz. They will not last, while the old songs, the old real heart throbs, never die.

Mrs. Gilbert was an active church worker all her life and in the benevolences. She worked with organizations and organized effort. She did her share of charitable work in person, among those she knew and she did it systematically, in a practical way. In settling her estate I found she carried two meat accounts—one her own and one that she gave away. Some of her needy friends missed her after her death.

She loved the Bible and kept up the reading of it all her life, as the numerous editions about the house bore mute testimony, but she had no fixed creed. Although the sacredness of the church and reverence for worship were dear to her, she saw this spirit gradually slipping away and she grew and developed with her age and broadened with it, but not without some regret and discomfort. She did not go the whole length of the modernism of to-day and it is quite likely that she was partly right.

In looking over her papers, while dictating this brief and hasty sketch, I found an interesting letter from Professor Strong, so many years in the public schools of Grand Rapids, to Mrs. Gilbert, and written about two months before her death, of the early days. One evening he, P. R. L. Peirce, Judge Holmes and other leading dignitaries of the early days of Grand Rapids, were discussing the question, "Who is the most influential person in Grand Rapids?" After a heroic struggle they decided to exclude themselves from consideration, and discussed one man after another. The idea of mentioning a woman had not been thought of. Finally, P. R. L. Peirce, afterwards Mayor and a great wag, broke the silence. I quote:

"Suddenly P. R. L. Peirce said he had a candidate, and he named, with-



Mrs. Thomas D. Gilbert.

Mrs. Gilbert had a ready pen. She was gifted in this particular and had a style and quality of her own. Practice and experience in other channels of writing would have enabled her to have done creditable work and to have earned a livelihood with her pen. She wrote a number of poems of excellent quality, including the Centennial Invocation to the flag, The Bridge, Devil's Kitchen, Mackinaw Island, and her last poem, Now I Lay Me Down to Sleep.

Mrs. Gilbert was exceedingly patriotic. Patriotism meant something in those early stirring days of the war when she lived on Jefferson avenue with her father and mother and sister, whose husband was in the war, at the home they called Hardscrabble. My

intense interest in the development of Grand Rapids and all that related to civic virtue, and after Mr. Gilbert died, in 1894, she certainly did her full duty, both by word and pen, relating to the city's interests and welfare.

"The man that hath no music in himself," Shakespeare says, "let no such man be trusted!" But what of a woman that has music in her soul? I never knew of one more intensely interested in music—music of all kinds—but particularly the one greatest thing in all music—the human voice. Almost my earliest recollection goes back to the old Congregational church, on the present Porter block site at the head of Monroe street, and the old choir loft and the red curtains that

out more ado, Miss Angie Bingham. Being challenged to make his proofs, he said something like this: "Well, Miss Bingham is one of the best known persons in town; hardly any person is better known; more people know her by sight than the Mayor. Then she is favorably known; every one speaks well of her and wishes well to her. She is exceedingly gracious and willing to accommodate herself to occasion and circumstance. If asked to sing for any charity or on any festive or patriotic occasion, she rarely refuses when it is possible for her to comply. In this way all persons, in all circles, Jew and Gentile, Roman Catholic and Protestant, have heard her pleasing voice and would gladly do her some service in return." He spoke also of her uniform geniality and high spirits and said that she brought smiles and sunshine wherever she went. "But this geniality," he further urged, "did not prevent her from having strong and well grounded opinions and holding to them." He thought her judgment excellent on all current topics. "Finally"—and he made a great deal of this point—"she is very thorough. She does nothing by halves and leaves nothing half finished, but does it right out to the end."

In looking over her papers I found another letter written by Mrs. Gilbert about a year before her death, to an old friend, who was evidently getting cracked on the subject of religion. I quote:

"I think it is a very dangerous, a very risky thing to allow the mind of the strongest among us to dwell too much upon one subject, even the highest subject of all, our relations with God, the future life and the forms of our religious belief. It all seems very simple, and plain, and practical to me. This earth is God's world, as much as is Heaven. It is good enough and beautiful enough for me, but for the sins and the sorrows. If we attempt to peer into Heaven we are lost."

Again she writes:

"The simple life, the simple, natural beliefs, the inward sense of conscience—these are what appeal to me, and for the rest I can wait."

When her husband died she felt as if she did not want to live; that her life had gone out with him. She went to church and sat in the old pew. She could hardly endure it. She wanted to leave the service when the first song was sung, but she remained and fought it out right there. I quote:

"I went home determined to question and argue no more; to accept life; to try to do my duty from day to day, and determined to make my home and life as pleasant, as happy and as helpful to others as I could and let creeds and theories and questionings and settling things go."

And here was her declaration of religion:

"I like a simple, natural, plain, easy-to-understand system of religion and life; so plain that 'A man, although a fool, need not err therein;' that 'He who runs may read;' that commends itself to all classes of people and con-

ditions; gives help, comfort and cheer to the weary laden and keeps the many sided thing we call mind, sane, natural and healthy.

"Give us a little more familiarity with the ten commandments, throw in a little more of the 'shall nots,' put a little more backbone into the anatomy of mankind and teach the world to bring up their children a little more in the fear and admonition of the Lord. 'Pure and undefiled religion before God and the Father is this, to visit the widow and the fatherless in their affliction and to keep yourselves unspotted from the world.'"

This beloved woman wrote her swan song not so very long before her death of two dozen lines, a dozen of which I will quote.

Now I lay me down to sleep,  
Now the stars their vigils keep;

With the turning of the wheel,  
Will I wake to think and feel?

Will I sleep, to know no waking?  
Will I rouse to fear and quaking?

Will the spirit, freed, unfettered,  
Soar beyond its earthly record?

Who can answer, who can tell?  
God, who made us, knows full well!

While his stars their vigils keep,  
I will lay me down to sleep!

Claude R. Buchanan.

#### When Letter Postage Was Twenty-Five Cents.

My mother, who passed away Oct. 30 at the ripe age of 95 years, frequently told me the story of a letter which came to her family in 1837—eighty-eight years ago. They had emigrated to Michigan the year before from Friendship, N. Y., where my mother was born, settling on a farm six miles South of Adrian. Word came one day that a letter from the old home had reached the nearest post office, which was located at Adrian, with 25 cents postage due. My grandfather had no money, but he had some wheat in the barn. He measured out a bushel, put it in a grain bag and carried it on his shoulders to Adrian, where he sold it for 25 cents and redeemed the letter, which was the first news the family had received from the old home since they left the year before. E. A. Stowe.

#### Georgette Frocks Are Favored.

The approaching holiday and Winter resort seasons are held responsible for the extensive showing of georgette frocks in junior lines at the moment, according to reports received from manufacturers included in the membership of the United Infants', Children's and Junior Wear League of America. The Fall season, which stressed two-piece velveteens and balbriggans, is drawing to a close, although repeat orders for this merchandise are still coming in. One house making an extensive line of clothes for girls ranging from 6 to 16 years of age reports a larger re-order business this Fall than in any previous season in its history. The georgette frocks now being shown are made in one and two-piece styles. The former are so designed as to be wearable for both afternoon and informal evening occasions. They are shown in all the bright and pastel colors, with silk slips to match.

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Paramount Quality  
and  
Artistic Design

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"There's a Reason"

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

References: Any Bank or Chamber  
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#### SIDNEY ELEVATORS

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COMPANY  
Grand Rapids, Mich.

## SHOE MARKET

### Selling Hosiery in the Retail Shoe Store.

In regard to the carrying and selling of hosiery in shoe stores we all know that every man, woman and child in every civilized country wears hosiery. In fact, they put on their stockings before they put on their shoes, so related is the stocking to the shoe business.

I do not mean by that that the department stores and specialty shops selling hosiery do not sell as many stockings as the shoe stores, because I have seen an increase in both places. In the last twelve to fourteen years the price of womens hosiery has advanced in price from 35 cents to \$1.45 and \$1.50 a pair. Then again, every woman who had a wardrobe had two pairs of black, one pair of brown and one pair of white stockings. To-day they have them in dozens. That has increased the volume greater than the unit of sale advance, so that the department stores and specialty shops do not need to suffer with the greater volume of business.

Before touching on the merchandise policy I want to discuss various annoying difficulties coming up in hosiery departments, magnified in all our minds. The majority of stores give guarantees against manufacturers' imperfections. To tell whether a stocking has been mishandled or whether the manufacturers' imperfections existed when sold to the customer is rather difficult. The majority of stores prefer to give the customer the benefit of the doubt.

If the customer has mishandled the stocking, she must suffer the loss. Some stores have gone as far as guaranteeing even chiffon silk hosiery. One store in New York-adopted the policy that when a customer brought back the stockings of giving another pair in exchange, stamping one star in the hem of the stocking because there is less friction on the hem than in any other part. If these are unsatisfactory, the customer returns them again and a second pair is given, this time with two stars stamped in the hem, and that is the limit. And yet they guarantee their stocking and mention no reservation but that is, I understand to be, fairly reasonable. If a customer brings back a pair of stockings to that store and it is very evident that the stocking has been mishandled, they refuse to exchange it. It seems to me liberal and as fair as is practicable for any store to be. If they gave a guarantee without any restriction, they would be keeping some women in stockings for life.

The difficulty that results in a great many returns is giving the customer the wrong size. I believe in the policy of the salesgirl measuring each pair of stockings before wrapping them up. This sounds like a rather extensive operation and delay, but it is well worth the effort. If little tacks or permanent marks are put on the counter for sizes 8½ to 10, the girl would get into the habit of measuring the stockings and she would get into the way

of becoming expert in this operation and would thereby avoid many returns for wrong sizes. Many customers have bought what they thought to be size 9½ and found after it has been worn that it is not big enough, not a full 9½, and consequently have to bring the stockings back for exchange and are entitled to it, as the fault of the store. Frequently girls in placing stockings back in the box pick up the accumulation from the counter without looking at the size and put a size 9½ in the box with a 9. This is sometimes done when the salesgirl is hurrying to go home at the close of business. The next customer that comes in and wants a 9½ gets a size 9 instead. If the girl measured the stockings she would head off that trouble and know that it is the right size which she is selling the customer. The matter of putting back in the right box, particularly at a busy counter, is more important than it seems at first sight. In the first place, when a girl is trying to get away she may often get two different shades into the wrong box. This is very easily done.

Now there has been the question of merchandise and how to manage a hosiery department in a shoe store. It has been discussed many times, approaching many angles and in various ways. I have found in my experience in the handling of a hosiery department in a shoe store, department and specialty shop that a simplified method is to have four books. It is necessary first to institute model stock plans for the department. I would make that stock plan if I had a department. See what the trouble is and correct it. The style in shoes is related to the style in hosiery. Keep in the department just what is on your plan; this, of course, will require care and will require a great deal of thought and some advice in figuring hosiery. The plan should represent just what was in stock, what has been pulled out and what has been cleaned out and anything not in the stock plan.

Every new number needed for the department added to the plan will keep it current. Anything that has been taken out and sold should be noted on the plan, and thus your plan will always represent what is in the department. The stock is thereby very well controlled and not apt to get out of reach in too many lines; no duplicates of styles or sizes which should not be carried at an advance price will thereby creep into your department.

What is the best plan for compensation for hosiery sales people?

The best plan for compensation for hosiery sales people, and the one which I believe is in general vogue, is a minimum wage with a bonus based on sales over a guarantee.

How can more men's hosiery be sold?

That's pretty difficult to answer; what is needed in 90 per cent. of the men's departments is more advance knowledge of the style trend. For instance, to-day the style may be for special colors or combinations of colors turning shortly to contrast colors in plaids and checks. I find that right

from the mills the story is that whatever pattern is the most prominent from a great selling point, with the retailers or the jobbers, is the pattern which must be made. One must always maintain a stock of medium colors, of course, having in mind the cost for turnover and being governed accordingly. To-day the brighter and contrast colors are in vogue, and there is such a demand for jacquards that everyone is always looking for more.

What is a fair turnover?

I believe you should figure from a standpoint of retail price; figure profit on retail price. Turnover is figured the same way, figure on merchandise—that is, the cost of the merchandise.

What is the best time to buy?

All staples about thirty days before the opening of the season. If at that time you aren't quite sure of colors, leave the rest for another two weeks. Buy as near to opening of season as is possible to buy. Now in buying novelties and fancies, everybody seems to be in doubt as to just how to handle them. Handle them this way: Take for example, they begin to show merchandise in June and July—seldom later. I would take the best that I saw which would be the most attractive for my trade. Then say, "Send me a sample of that." If there are two or three which you might want and yet don't know whether or not you would want to buy them, ask them to send samples until you can decide. Then when the next salesman comes in you will have something to compare with what you have on hand. Perhaps you like one style of what the second agent has; ask him to send samples of that. The cost of this method is small—just one or two pairs here and there; just enough to give you the general impression of the lines which you should put in stock, and the value of the stock is small. By the time you should be buying for the next season you have a pretty good knowledge of whether you have the best things or not.

What is the best way to cut prices?

To establish the right price is the same in all stores; you determine what you can get the biggest volume on and then make your plans on that.

How can shoe stores build up their hosiery departments?

The best results will be obtained by

putting in a certain line at a certain price and then stick to it; that is the best way.  
J. J. Murphy.

### Opening of Wool Blanket Lines.

An early opening of wool blanket lines for 1926 is forecast. Selling conditions are deemed favorable, and some firms plan to offer their goods in about two weeks. An active spot demand is reported by several of the leading factors, reflecting the late buying of both jobbers and retailers. Prices of the new lines, it was said yesterday, will show a reduction from the levels of last year. The latter, it was pointed out, were based on a raw wool market which was at its peak in December when prices were made. The subsequent drop in raw wool created much unsettlement in blanket trading, sellers having to reduce their prices soon after the opening owing to pressure from buyers. This year, it is anticipated, a more stable market will prevail.

### Useful Gifts Selling Well.

From present indications, useful gifts are going to be played up strongly this year in holiday giving, despite the fact that the reverse is often the case when business in general show signs of improvement. Umbrellas, gloves, fancy underwear, handkerchiefs, etc., have all shown up well in the early consumer buying, and this is reflected in the finishing touches that are being put on stocks of gift goods by retail stores. Of the articles mentioned, handkerchiefs are showing up especially well, and reports from makers and wholesalers of this merchandise indicate sales well in excess of last year's. This is true of both men's and women's goods, with novelties, especially in women's handkerchiefs, selling freely.

### Hides, Pelts and Furs.

Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
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
<b>Pelts.</b>	
Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearlings	50@1 00
<b>Tallow.</b>	
Prime	07
No. 1	08
No. 2	05
<b>Wool.</b>	
Unwashed, medium	@40
Unwashed, rejects	@32
Unwashed, fine	@40

## 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.

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## FINANCIAL

### World's Loose Gold Will Flow To United States.

Admitting that the heavy gold movement "probably is over for the present," George E. Roberts, vice-president of the National City Bank, sees a fundamental reason for the continued inflow of yellow metal and does not like it.

This country does not need as high a proportion of banking reserve as it did before the creation of the Federal Reserve system. Concentration of reserves through that agency makes a given amount of gold go further than it would have in pre-war days. Nevertheless, our gold holdings have doubled in the last decade or so and we now possess half of the world's entire stock of the metal. Since we do not and Europe does need more gold economists take the view that further importations to the United States are not destined to encourage sound business conditions for the world at large.

As the new bulletin of the National City Bank so clearly explains, the fundamental reason for imports is that payments running to the United States are considerably larger than those running from the United States. Our favorable merchandise balance is running at more than a billion dollars a year, or, to express the thing differently, our excess of merchandise exports is twice that of pre-war times.

Nor is that all. Before the war we were a debtor country on capital account and now we are a creditor nation. Not only have we bought back most of the American securities held abroad before the war, on which we formerly remitted large sums in dividends and interest annually, but we have become investors in European securities. Our investments abroad aggregate \$8,000,000,000 or \$10,000,000,000, not to mention the \$11,000,000,000 that is owed to the United States Government.

"The result of this trade situation and credit situation together is that we have in the aggregate a large balance of payments coming to this country, and all the loose gold in the world tends to flow to the United States, unless we make new foreign loans fast enough to cover the payments," says the bank. "Gold imports will continue to come unless we either import more of other commodities instead of gold, reduce our exports, or invest abroad to cover the payments that are coming to us."

Since the member banks were heavily in debt at the reserve banks in 192 the gold imports for several years were used to pay off rediscounts and did not increase the volume of credit in use. Once the member banks had paid off their rediscount, however, the increased holdings of gold began to be reflected in larger loans.

Mr. Roberts says that in the last two or three years the new gold has been going into use, but that it has been used very much more extensively for market than for commercial purposes. He says:

"Down on the lower Mississippi in

time of flood the pressure of water against the levees sometimes causes what they call a crevasse, or break, through which the water pours in great volume and the effect of that diversion is to relieve the pressure everywhere else. And so the diversion of this available credit to the stock and bond markets and to real estate operations have to a great extent exhausted the influence of this new gold or minimized its effects upon general business." Paul Willard Garrett.

[Copyrighted, 1925.]

### Big Farm-Buying Movement Will Begin in 1926.

More than any other man in the country, perhaps, Guy Huston has one foot on the farm and one in Wall Street.

As owner of thousands of acres of rich Illinois land, which he himself farms, Mr. Huston is one of the country's most important dirt farmers. As president of both the New York and Chicago Joint Stock Land Banks, and chairman both of the Kansas City and Southern Minnesota banks, not to mention other affiliations, he is responsible for more than a third of our total \$500,000,000 outstanding land bank loans.

So great has become the task of financing joint stock land bank securities that Mr. Huston now spends half of his time at New York, where he, as much as any other man in finance, keeps Wall Street posted on what is going on in the agricultural regions.

Sitting leisurely at luncheon in his downtown club yesterday, Mr. Huston talked freely about certain developments that, in his opinion, may be expected in 1926.

"The bad spots in our agricultural situation that have held the farmer down since 1921 have been definitely corrected," he says, "by the improvement of farm prices and the restoration of agricultural purchasing power. From now on the whole situation in agriculture should improve. Everything indicates to me that the farmer is entering an era of sustained good times like unto nothing we have seen since the armistice and from which we need expect no great setbacks."

Still another conviction that burns in Mr. Huston's mind is that by the summer of 1926 the time will be ripe for a great farm-buying movement that may last several years. Perhaps the movement will not stop until the "good, fertile, deep black soil land of the Central West" sells at a price "that will make even the boom prices of the war period look cheap."

This interesting thought is based on the belief that farmers by next summer will have reached a position of financial security, and regained their confidence in the future. They will want then to extend their holdings where they can at advantageous prices. For years farmers have been satisfied with what they had. Returning to a more prosperous condition, they will want to enlarge present holdings.

To date the country bankers have been generous in their loans to Wall

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street, but slow to give farmers loans in many districts. Improvement in the situation already has made the country bankers more willing to extend credit to the farmer. As these loans are extended, good farmers will be able to purchase lands of the farmers still loaded with debts. Frozen credits that have stood for two, three or four years will be thawed.

This is another way of saying that as the fundamental turn in agricultural affairs becomes more widely understood fresh funds automatically will flow to the farmer that long have been denied to him. Suddenly, farmers are finding that their good fortune is bringing them more good fortune.

Paul Willard Garrett.

[Copyrighted, 1925.]

#### Who Bears Loss When Check Is Raised?

Where a merchant draws a check on his bank, and it falls into the hands of some dishonest person and is raised and cashed, it is a pretty safe bet that the merchant is in for an argument with his bank as to who must bear the loss. It follows that, in such a situation, both the merchant and his bank may become greatly interested in the rules of liability in situations of this kind. With this in mind then a brief review of some of the high spots on this subject of the law may prove of interest and profit.

In the first place, it may be stated broadly that a bank cashes a check at its peril. It is the duty of the bank to know the signature of its customers, and also to closely examine checks for alterations of every kind before it cashes them. And, as a general rule, the bank must bear the loss if it cashes a forged or raised check. For example:

If a merchant gives his check for, we say, five dollars and some crook raises the check to five hundred dollars, and the bank cashes it the liability will, as a usual thing, fall upon the bank. This rule, however, is modified in some states by the provisions that in drawing checks the customer must use due care, and if a check is so carelessly drawn as to easily permit a dishonest person to raise it without notice to the bank, the customer may have to bear the loss.

The cases of this kind have for the most part arisen where a customer has drawn a check and left blank spaces which invited a check artist to raise them. As for example where a check was drawn for four dollars, and the drawer left sufficient space to enable one to insert a figure five before the number four and to write in fifty before the amount as spelled out on the line below. This, of course, made the check read fifty-four dollars.

In such situations some courts have taken the position that it was negligence on the part of the drawer in not filling up the blank spaces and that he must bear the loss. However, other courts have held that regardless of this since the check was only for a given amount when it was drawn, the drawer was not liable for the increased amount filled in by the dishonest person, because he, the drawer, was not

bound to anticipate a criminal act by another.

And, even in states that hold a drawer to reasonable care in executing them, such drawer is not required to so write his checks that they could not under any circumstances be raised. If he writes his checks so that it requires skillful tampering by one seeking to raise them, he will not be liable if such a raised check gets by his bank and is paid.

In cases of this kind, involving disputes between banks and their customers over the liability for raised checks, the question has frequently arisen as to how the fact that the customer used a lead pencil in writing the check affected his liability. And while, without doubt, a check written with a lead pencil offers great opportunity for tampering the courts have quite uniformly held such checks to be legal, and the fact that they were written with a lead pencil would not relieve the bank from liability for paying such a check if raised.

From the foregoing it is clear that the question as to who must bear the loss where a raised check is paid cannot be covered by the statement of a hard and fast rule. Each case of this kind must be decided on the particular facts involved and the law of the state in which the dispute arises. However, leaving aside all of the legal refinements, and appealing to good old-fashioned business common sense, the subject of raised checks may be summarized as follows:

In writing checks the merchant should for his own protection, as well as that of his bank, use care. It is a bad practice to use a lead pencil for this purpose, and if ink is at all available it should be used. And by all means, when a check is written no blank spaces should be left. If the figures and words don't fill the spaces by all means heavy lines should be drawn through them. If this is done it at least renders difficult their raising, and if it is attempted the bank has a much better chance of catching the person making the attempt. While as noted above a bank will, as a usual rule, be held liable for any loss caused by the cashing of a raised check, yet a dispute of this kind with his bank will not help the merchant's standing as a careful man, even though he wins out. For this reason, if for no other, every merchant should try to make his checks as near proof against raising as possible when he writes them. And when it is considered that it is possible for one to become so careless in writing checks, that under certain circumstances he may be called upon to bear a loss caused by their being raised, an additional reason is added for the use of care.

The precautions noted heretofore are simple, and if taken advantage of will in the great majority of cases protect the merchant from any chance of blame for having aided a check raiser to operate by negligence in writing a check. In view of which the practice of these precautions in the writing of checks is well worth while, whether a merchant writes one check a day or one hundred.

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**Anniversary of Upturn in the Stock Market.**

To find the very beginning of the present bull market one must go back to early September, 1921, when Jesse Livermore called the turn in the trend of stock prices. It was then that the post-war depression in stocks ceased. Of course, the beginning of any movement is always difficult to spot and some authorities reckon back only to October, 1923, when the Steel Corporation declared its famous extra dividend, in their descriptions of the present market.

In one other sense we may say that the great bull market of to-day started just a year ago. November 5, 1924, when the country heard of the sweeping victory of President Coolidge. Certainly on that day the market was filled with something that it had not had before. Almost instantly it became broader and stronger. A year ago, and not two years ago or four years ago, therefore, was the significant point in the acceleration of the present bull market. It just so happened that the anniversary was celebrated by an advance in transactions to a new high since 1916 of 2,801,000 shares and in prices to a new peak in history.

While Wall Street is everlastingly interested in the future, it always enjoys reference to the past when background is wanted for current movements or future possibilities. In the rush of business yesterday at least a few prominent traders took down their records of a year ago, when the papers were filled with news of the election and when, as we know now, the market fires began to burn more brightly.

One such trader was astonished to see what he saw. Yesterday's volume of sales exceeded those of that day a year ago by more than a million shares. He found that the Stock Exchange and Curb Exchange tables, yesterday recording more active issues than ever before, were crowding everything else off of the financial pages of the newspapers; a year ago they were fitted comfortably into their proper places.

He found that Steel common from 109 a year ago had jumped more than 5 points in a day to a level fractionally better than 134, or to the highest price since the war boom of 1917. General Motors he found at a new record high above 143, although he could have bought it a year ago at 57. Hudson Motors he found at 138, although that was available a year ago at 20. Mack Truck he found at 242, as against 99 a year ago.

Although he had made a fortune since the Coolidge election, it took away some of the pride in his own achievements to see how many opportunities to make fortunes had escaped him entirely.

Unquestionably the present bull market originated in a fundamental improvement in business and has been perpetuated by encouraging reports of progress, but it takes no seer to appreciate that the market cannot have many such celebrations as it had yesterday without working itself into a dangerous technical position. For-

tunately speculators to date have exercised a discrimination in their selections that in a sense sets this bull market apart from all others.

**Relative Merits of Bonds and Stocks.**

Up to a short time ago it was accepted as law that conservative investors should stick to bonds, leaving stocks to the speculators. This view is not so prevalent now as it was. A widespread feeling is growing that stocks from certain standpoints offer degrees of protection not found in bonds and that the ideal investment program is one that includes both types of security.

More than any other two writers, perhaps, Edgar Lawrence Smith and Kenneth S. Van Strum have turned the light of day upon a misconception that had always been accepted as gospel truth. Mr. Smith's "Common Stocks as Long-Term Investments," which has been mentioned before, was the first book to discuss in scientific manner the relative value of bonds and stock as investment instruments. Now comes another real contribution to the discussion in the shape of Mr. Van Strum's book entitled "Investing in Purchasing Power."

What Mr. Van Strum says is not so illogical as it may at first appear. He does not deny that the day-to-day market in stocks is more sensitive than that in bonds. What he does say is that an investment in bonds is an investment in purchasing power for the average long-term investor and that it is self-deception to say that bonds bought twenty years ago have preserved their original purchasing power, when objects that investors want have risen sharply in price.

Purchase of a bond obligates the borrowers to return a certain number of dollars at the end of a given period. An investment in bonds for the purpose of preserving purchasing power defeats its own purpose, says Mr. Van Strum, if commodity prices rise between the time of the investment and its maturity.

The advantage that stocks offer over bonds lies in the fact that stockholders are entitled to their share of the growth in the business, whereas bondholders can never hope to receive more than a given number of dollars. Clearly large institutions such as insurance companies, which obligate themselves to deliver dollars, will favor bonds, but, says the author of this book, the investor that wants to preserve purchasing power has a better chance with stocks than with bonds.

Of the new book Irving Fisher says: "It seems, then, that the market overrates the safety of 'safe' securities and pays too much for them; that it underates the risk of risky securities and pays too little for them; that it pays too much for immediate and too little for remote returns, and, finally, that it mistakes the steadiness of money income from a bond for steadiness of real income, which it does not possess. In steadiness of real income, or purchasing power, a list of diversified stocks surpasses bonds."

Paul Willard Garrett.  
[Copyrighted, 1925.]

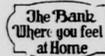


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**Making Arson an Unpopular Trade.**

With convictions numbering 226, proceeding from a total of 476 arrests, the Committee on Incendiarism and Arson closed what must be considered as its most resultful year. That was the direct outcome of its operations. Indirect but no whit less reassuring were the incidental results of another year's campaign in teaching the public and its representatives to view arson in its properly baleful light as not far from the most despicable crime of which a human being can be capable. Incendiarism which jeopardizes life, and the perpetrators of fraud fires, are being treated customarily to-day by police and judges and juries with a severity that was exceptional ten years ago, and which is among the most hopeful portents in the whole held of fire reduction.

"Our activities," says the Committee, "have, in most instances, been incited by the hearty co-operation of public officials, and the successful investigation and prosecution of suspicious cases is bringing about a decided change in the official attitude towards arson." Noted particularly is "a closer appreciation of the technicalities of cases of arson and a more complete understanding on the part of local officials of the peculiarities of this crime and burning to defraud than in the past."

One of the most important features of the work of this Committee is its activity in preventing fires set with intent to defraud. During the past year forty-two cases of anticipated fires were investigated, in which the evidence obtained corroborated the advance information received and showed that a fire was anticipated. In every such instance local authorities have promptly taken steps to prevent the fire; and there is no doubt but that the Committee's activity in this direction has saved much of the insurance involved. In four instances in which such advance information had been obtained fires actually occurred. In one of these cases the local authorities were maintaining a watch over the premises and the fire developed at noontime, when the watch was withdrawn. The thoroughness of the investigation, however, disclosed intentions and resulted in a waiver of the claim and surrender of the policies.

"Besides accumulating evidence in connection with individual cases under investigation, our special agents," the report continues, "have been active in arousing the interest of local police officials generally in the crimes of arson and burning with intent to defraud, and in increasing the efficiency of these local organizations in this particular work. On several occasions these investigations have assumed the proportions of a general survey of conditions affecting a particular locality especially in reference to the activities of alleged arson rings. Conferences of our investigators and local agents' associations have frequently been held and general conditions thoroughly discussed; and while these conferences were entirely informal in character, we believe that they have had very bene-

ficial results. It should be noted that the local agents' good-will and co-operation have seldom been lacking."

Continuing its activity with a view to strengthening existing arson laws in several states, laws that are more or less defective, the Committee has considerable progress to report. Several states have greatly improved their arson laws, and one state has, through the inspiration of the Committee, adopted the Model Arson Law prepared by the Fire Marshals' Association of North America.

In one other case, the insurance had been cancelled but the fire occurred before the cancellation became effective, and this instance resulted in an indictment of the parties on charges of arson. "In only one of the four cases referred to," finishes the report, "was insurance collected."

Since the organization of this work under the present plan on February 1, 1916, special agents have submitted written reports covering the investigation of 4,717 fires. Local authorities interested in these cases have instituted criminal proceedings resulting as follows: arrests, 2,032; convictions, 995 and acquittals, 344.

**Many Waiting For Sales.**

Although retailers are credited with having had an improved response to early season offerings of overcoats and suits at regular prices the complaint has been voiced that too many consumers are waiting for sales. Many consumers, it was said, have now formed the regular habit of waiting for these sales before making their initial purchases for a season. Moreover, the number is growing and the situation developing is held responsible for the lessened volume of early business the stores are doing at regular prices. At the same time, clothing manufacturers and representatives of the woolen mills say the retailers have themselves to blame for the conditions, as they have educated the consumer to wait for sales which are heralded far and wide as giving "unheard of" values and as "well worth waiting for."

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"What can you do?" asked the foreman.

"Almost anything sor," said the Irishman.

"Well," said the foreman, who was a bit of a joker, "you seem to be all right, could you wheel out a barrow of smoke?"

"Sure, fill it up for me."

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## WOMAN'S WORLD

### The Sorceress With Dollars and Dimes.

Written for the Tradesman.

A type of home woman who is most useful and at the same time most admirable is the one who is a magician with money, who can take ever so little and make it go ever so far!

There are variations in the type, some individuals being especially proficient in one way, some in another. Take the one whose forte is supplying a table economically yet plentifully. She knows how to cook so as to make every plain common kind of food tickle the palate. She will buy an inexpensive cut of meat, brown it in a kettle, season it to perfection, bake it slowly and thoroughly, keeping in all the juices—and when her dinner is served, her cheap roast is better than some other woman's porterhouse.

Who shall describe our magician's gravies de luxe and home-made sauces and relishes? Behold the great store of canned fruits and vegetables in her cellar, all bought by the box when the price was lowest, and prepared and put up by her own skillful hands! She purchases freshly laid eggs in the spring, water glasses them carefully and has them for use, every one in perfect condition, at times of the year when eggs are selling at ten, twenty, or even thirty cents per dozen advance over the price she paid. Thus by her forethought and by buying in quantities as large as she can well use, she avoids the long prices inevitably paid by the family that lives out of a paper sack.

If there is a bit of available ground in the back yard, this woman raises radishes, lettuce, and string beans, having them fresh and crisp for her table. Not even the smallest amount of good food goes to waste. Left-overs are worked up into dishes even more tasty than the first serving. Dollars and dollars worth are thrown into the garbage pail from every other kitchen along her street; but not from hers. Wonderful hashes, puddings, and batter cakes result from her thrift.

Now take another of these necromancers of the pocketbook, the woman whose specialty is fixing up a house so it is comfortable and homelike and yet a dream in the coloring and design of its furnishings. In the choice of paper or other covering for the walls, in the selection of the stain or the paint for the woodwork, in the buying of a rug, this artist-housewife has an unerring eye for the effect she wants to produce in her finished room.

She spends her few and carefully counted dollars with taste and discrimination. Now and then she purchases a new piece of furniture. Always she chooses something that has good lines, is substantially made, and that will harmonize with what she already has.

She shows real talent in arrangement. Her rooms are never overcrowded. Simplicity and harmony are her keynotes. Her easy-chairs are placed temptingly. Her window draperies add grace and lightness to the whole. Her scarfs and throws and sofa pillows are a joy. With small

cost she produces an interior that is charmingly restful and really more satisfying, aesthetically considered, than sometimes attained in a home of wealth by the spending of money galore.

And now the woman whose magic is with clothes, who knows how to dress well and becomingly and even with distinction, on next to nothing. This sister has a sure prescience as to the wearing qualities of fabrics and the fashions that will stay in. She gets the good of her things before they go out of style. She knows what to wear to look her best, and what she must let alone. She is handy with her needle and skilled in the use of paper patterns.

She buys the goods and makes her own gowns, saving all dressmakers' bills. Does she want something to wear on her head? First she spends \$3.98 for her materials. Then she constructs for herself a hat that would do credit to any high-class millinery shop and that would be considered very reasonably priced at \$12.50. Nothing more needs to be said of the marvels that this woman can produce.

In the magazines we see a great deal regarding the budgeting of family expenses. Some effort is being made to teach judicious outlay in the domestic science courses in the schools. Both of these activities are praiseworthy. Further there should be made such graphic showings of the results of wise household economy, that every girl who is domestically inclined, will see the possibilities that lie in this field of endeavor.

Industrially considered, women may be divided into two great classes—those who like to go out and earn and those who prefer to stay at home and economize. The former have forged to the front in recent years; but in the history of the race the latter have played a most important part. The service rendered by women conservators has been indispensable in the past. We still stand so much in need of it that we cannot afford to have one girl whose genius is for economizing, diverted into the ranks of mere earners.

Mrs. A is an example of a sorceress with dollars and dimes. She shines in the home circle. She has a subtle alchemy as it were, by which she can take a small amount of common money and transmute it into an amazingly large amount of health and comfort and well being and even elegance. She is an adept in three or four different lines—she is expert in the kitchen, an excellent housekeeper, has enough of the artist that under her hand the modest home of the A's has become a beautiful place of abode, and is a past master in all that relates to the wardrobe.

Mr. and Mrs. A are now a little past middle age. They have two grown daughters and a son, all living at home and all earning. Mr. A's salary never has been large, yet they have raised and educated their children own their home, and have a few thousands besides salted down in good investments. Since her marriage twenty-

seven years ago, Mrs. A never has earned a dollar outside. She has stayed at home and managed. She is still on the job and still finds it an ample field for her strength and energies.

She buys all the table supplies. While she always has provided liberal amounts of food, she never has made the mistake of many notable cooks, that of setting an overloaded table. As she herself expresses it, "I never have encouraged my folks in eating their heads off." Good health and small doctor bills as well as economy in provisioning, have been the result.

Mr. A and the boy always consult Mother in the selection of their clothing. They have found that what she advises always looks well and gives satisfactory service. Usually they prefer to delegate to her the purchase of all such items as shirts and hosiery.

For the girls and herself she plans and buys and makes and makes over. For all the family she mends and keeps garments in repair. She knows little tricks of taking out spots and otherwise keeping clothing fresh and tidy, thus lessening the frequency of professional cleaning.

The good dressing of the A daughters always has been the envy of their associates, yet after turning into the family till a certain number of dollars each week as "board money," they still bank a great part of their earnings. Why should they not, with such a money magician to help them?

To be brief, Mrs. A is a seventh daughter of a seventh daughter in household finance. If she were to go out and work for pay, it would have to be very large pay if it really counted as much to the good as does putting her efforts on the best conservation of the four pay checks that come into the A home every Saturday night.

Yet truth to tell, there is one fly in Mrs. A's ointment, one skeleton in her financial closet. She is not looked upon by others, nor does she look upon herself, as a woman who is "doing things." What Mother does goes right in. No one thinks very much about it. She belongs in the class that is spoken of as being—supported. While having all that she needs or wants, she secretly envies the other members of her family their wages—the definite money recognition of their toil. It is this feature that will cause almost any smart girl to choose going out to earn rather than staying home and economizing, even though her natural inclinations might be strongly toward the latter.

What are Mrs. A's services worth in dollars and cents? How can her family be made to realize the value of what they are getting day by day and week by week? And how can other families be made to know the worth of the wife and mother who is a genius with money?

Ella M. Rogers.

#### Speed.

On this one fact  
I'll lay a bet.  
The slowest man  
Can run in debt.  
And yet, please note,  
That debt most thrives  
On those who lead  
The fastest lives.

### Graphic Sidelights on Old Time Local Merchants.

In 1865 John Kendall was engaged in the sale of millinery, wholesale and retail. His store was in the Luce block, the site of which is now covered by the Herpolsheimer building. An expert trimmer, Nellie Grady, and a competent traveling salesman, Tony Deaney, were in his employ. A young man named Buckley, became smitten with the charms of the fair Nellie and in the course of time he led her before Father McManus and later took her to Chicago. Mrs. Buckley returned to Grand Rapids after spending two years in the Windy City and engaged in the sale of ladies hats and bonnets on her own account. The panic of 1873 hit the house of Kendall hard and the owner, in feeble health, retired, his son acquiring the business. Young Kendall was untrained in the sale of millinery and soon failed. A charming young woman, Jennie Bently, of Milwaukee, succeeded Mrs. Buckley as the head of the trimming department of the Kendall store. She married an aged widower, John V. Turnham, a manufacturer of furniture, and lived unhappily with him until a court in chancery severed the marital chain that bound her to Turnham.

Oliver Bleake opened the first community store in Grand Rapids. It was located in a small brick building, still standing, on the Southeast corner of Lagrave avenue and Fulton street. Among his substantial customers were H. C. Yale, R. C. Luce, A. W. Pike, W. D. Tolford, C. C. Rood, Freeman Godfrey, C. C. Philbrick, Noyes L. Avery, Henry Fralick, John C. Buchanan, Zenas E. Winsor, Martin L. Sweet, T. H. Lyon, W. S. Dunn, S. O. Kingsbury, William Ashley, L. S. Hill, E. S. Eggleston, R. D. Sinclair, A. X. Cary, George W. Allen and A. Hosford Smith. Groups of these men met at Bleakes nightly to discuss politics and matters of National, State and local importance. During the cold months of the year Bleake had a teakettle of hot water on the stove, and when one or more of his patrons asked for a toddy the sugar, lemons and the distillations of corn and rye from old Kentucky were promptly provided.

Before the breaking out of the civil war Lewis Porter sold men's wearables and operated a custom shop on Monroe avenue immediately North of the entrance of the Pantlind hotel. Among his employes were Col. E. S. Pierce and a popular young bachelor named Crittenden. Porter engaged in politics as an aid to Senator Zach Chandler and was in due time rewarded for his services by an appointment as postmaster at Washington. Col. Pierce acquired the Porter store, erected the building now owned and occupied by the Fourth National bank and moved his business to that building. Porter erected the Porter block at the junction of Monroe and Division avenues.

Leonard Dooce was engaged in the sale of groceries on Monroe avenue near Division, many years. His savings were wisely invested in real estate and when he died two score of

years ago, a substantial fortune was inherited by his son, Prof. Dooge, of the University of Michigan, and his daughters, Mrs. J. A. S. Verdier and Mrs. John A. Westerhoff. Mrs. Verdier was a famous singer in 1865.

Lewis Martin was a prosperous merchant of the West side. He caused the building on the Northeast corner of Bridge and Front streets to be erected and used the ground floor in the conduct of his business.

David and George Arnott were engaged in the sale of groceries on Bridge street in 1880. Profits were not satisfactory and the Arnotts sold out and moved to California.

A young man named Shaw owned a grocery store on West Leonard street in 1873. He had furnished goods to many employes of Wonderly & Little, operators of the Wonderly saw mills, upon orders issued by the firm. The Jay Cooke panic of that year destroyed the business of the firm and Shaw failed. Years later, when Wonderly had achieved a fortune, he paid the firm's indebtedness to Shaw and other small local creditors.

Arthur Scott White.

#### Responsibility a Necessary Meat Retailing Factor.

We know of a case, one that represents many, where a butcher has grown into his business without taking due consideration of balancing proportions and, when the time came for the crucial test, he failed. The case in question concerns a young man that entered the trade a few years ago as a helper around the shop. His attention to business soon made him invaluable to his employer, and in time he was practically advanced to the management of the market. Trained at the block, he was an expert at cutting, and the "boss" always felt safe in leaving the shop in his charge. And he made good.

But as time passed, the owner of the market felt that he could easily retire, and it was not difficult to find a successor. His manager had saved up a tidy sum and his credit was good so why look further? The transfer was made, a new "successor to" sign put up on the front of the shop, and business continued.

Of an affable nature and acquainted with everyone in the neighborhood, things looked "rosy" for the new proprietor. For a few days he received congratulations of his friends and handed them fat cigars. Incidentally, he let it be generally known that he intended to make a lot of changes and double the business within a year. For a few weeks, in fact, business did hum. A general overhauling and special sales added many extra dimes and dollars to the cash drawer. This accomplished, more fat cigars. Together with this, the snappy fedora hat that he bought down the street was a size or so larger than what he had formerly worn, and the general impression that he gave was that he had the world by the tail and everything was coming his way.

He didn't see it, because he wasn't looking; but others observed about

that time that an old-established competitor in the same block was beginning to serve some of his customers—then more and more. Half a year had passed by before he himself discovered this fact—for it was a fact. Counting profits he found them far below what he had expected. He grew morose—damned his customers—and ended by going on a spree. His general attitude now became noticeable to the public—something was wrong with his methods. To his credit it may be said that for a time he tried to make out what was needed, but judgment or something was lacking. He tried a special sale or two and sent out some handbills, but somehow his shop seemed to have lost its drawing qualities. He didn't give up, but tried to remedy things by adopting a new tack—all in the sense of cheapening the market. Poorer quality was substituted for the good quality of former days and incompetent help replaced the skillful and efficient helpers of the past. Dirt—yes, dirt—made its appearance in every corner of the place. Broken crates, baskets, gunny sacks and paper littered the store. The spirit of the market was broken and trade deteriorated to the level demanded by the cheapest buyers of the locality. With no profits, payments stopped on the purchase price, and the former owner was forced to take the store over again.

Knowing the facts, we believe that we can place our finger upon the exact spot responsible for the failure—the inability to assume responsibility. Cutting meat expertly and attending to the trade and the many duties incidental thereto, constitute a routine that can be carried out to perfection under the guidance of someone else. In fact, the guidance of the original owner left nothing for his manager to do but to carry out orders, and this he did without observing the necessary thing—"Why." We forgot to mention that the old owner, after his vacation was "tickled to death," so to speak, to be again back in the harness, and with him, as chief cutter he has his old man back with him. Old customers are again buying and the business is going swimmingly, because the man at the head knows and welcomes responsibility.—Butchers' Advocate.

#### A Banker in Embryo.

A veteran white-wing took his boy to the president of a large bank, and said, "I want you to start my boy in the banking business, first as an office boy, next as messenger, and on up the ladder as book-keeper, teller, cashier, and so on, up to President."

The executive, not very much impressed with the lad, answered, "That's a good idea, but why not start him in your own line, first as a sweeper, then driver, foreman, superintendent and so on to Street Commissioner?"

"Well," replied the old man, "I'd thought of that, but you see, the boy's not right bright."

Muskegon—The Lakey Foundry Co. has started work on thirty new core ovens and will also install additional machinery, including a conveyor system for moulding.

**T**HE one product of its kind that the well-informed grocer recommends to his particular customers is

## Nucoa

*"The Food of the Future"*

For some of the REASONS WHY see full page NUCOA advertisement in the Saturday Evening Post of November 14th.

:-:

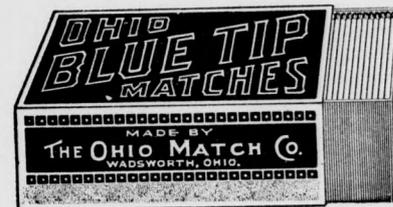
**THE BEST FOODS INC.**

New York

Chicago

San Francisco

Thousands of Retailers say



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

## QUALITY

**GUARANTEES Your Profit**

You're SURE of rapid turnover, growing profit, because Rumford's Purity, Economy, Dependability and Nutritious Phosphates make better bakings! It makes satisfied customers.

RUMFORD CHEMICAL WORKS,

Providence, R. I.

**Rumford**  
THE WHOLESOME  
BAKING POWDER



G26-1-23

## 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.

### House-to-House Selling

Tabulation of replies received by the National Wholesale Dry Goods Association to a questionnaire sent to its members on the subject of selling direct to consumers by house-to-house canvassing shows that slightly over 72 per cent. of the reporting houses find direct selling on the increase in their territories. About 28 per cent. think that this method of distributing merchandise is on the decline.

"The coupon method of selling, on the other hand, does not seem to have attracted so much attention," the association's report on the questionnaire says, "and reports on its increasing or decreasing popularity are almost equally divided. In one or two sections where it has just been introduced, the coupon method is reported to be going strong, but in others it has attracted little attention.

"The large majority of replies state that direct selling has not been discredited to any extent, either by misrepresentation on the part of manufacturers' representatives or by 'fake' solicitors who pocketed the customer's initial money and completely disappeared. Some cases where alleged misrepresentation occurred are noted, but they seem to be in the minority.

"Over 83 per cent. of the reports received stated that no action has been taken by local business men or city officials to curb the activities of the canvasser. In the isolated cases, where action was taken, practically nothing was accomplished because the solicitors were operating within the law. One case is recorded where the police stopped the operation of canvassers for a short time, but allowed them to continue 'as proof of illegal methods could not be obtained.'

"Another report states the Police Department closed a coupon concern, but does not indicate whether it was compelled to close permanently or allowed to resume business later. One or two instances are recorded where efforts are being made to impose a license fee, but in the vast majority of instances no curb of any kind has been attempted. The general opinion is that the canvasser is protected by interstate commerce laws."

The report adds that action on the part of retailers is likewise passive. Over 73 per cent. of the replies say retailers are taking no action whatever to offset door-to-door solicitations of direct sellers. As to the future of direct selling, the report further says, 59 per cent. think it will increase and 49 per cent. think it will decline.

### Announce New Millinery Colors.

Twenty-two new colors, the largest number ever officially sponsored by the millinery trade, were announced last week as the ones on which would be concentrated the production of women's hats for the Winter resort and

early Spring seasons. They were announced by the Allied Millinery Associations in conjunction with the Textile Color Card Association. These are the colors announced: Pink pearl, Marie Antoinette, polignac, maintenon, wild honey, salmon, blue lavender, yellow daisy, lavalliere, chateau gray, Monaco, love bird, watermelon, Florida gold, Italian blue, meerschbaum, phantom red, cake buff, palmetto, dogwood, gendarme and cookie. Six organizations joined with the Textile Color Card Association in sponsoring the new shades, which will be seen for the first time when the season is opened on Dec. 1.

### Shoe Sales Continue to Grow.

Although there is some question as to how much the gain is, reports from the local shoe trade continue to indicate a swelling demand for both "at once" and advance deliveries. The best indications are that the orders placed for future shipment are showing up relatively better than the "at once" sales, so far as men's and boys' shoes are concerned, but this does not hold true with the women's end of the business. There, although more simple models are now being displayed than for some time, the style element still works against buying very far ahead. The recent bad weather resulted in some wholesale business in rubbers, mostly men's, but it was said yesterday that a good snowstorm would be required to give the demand for protective footwear a real stimulus.

### Buying a Cat in a Bag.

The potato scarcity has sent prices skyrocketing all over the country. In a nearby small town a group of grocery men make it a practice to be at the outskirts of the village to buy up the loads of potatoes from farmers as they appear. When one farmer drove up there was spirited bidding among four grocers. One of them finally got the load at the top price and gave the farmer instructions for its delivery. Later on the grocer found a load of cider apples in his cellar, which cost him top prices for high grade potatoes. He remembered afterward that the bidders did not ask what the farmer had in his wagon but began bidding recklessly for a cat in a bag.

### Lace Demand Is Quite Good.

Although current sales of laces are not calling for anything like a record volume of this merchandise, the demand here is generally regarded as satisfactory. In fact, in comparison with the call for laces at this time in recent seasons, it shows substantial improvement in many quarters. Clunies, filets and torchons are reported to be the most sought, with white, ochre and colored laces of this type all moving well. They are apparently being used to considerable extent for embellishing center pieces, curtains, etc. "Val." edges, especially in white and ochre, continue to sell well, and the demand for venises is fair.

You can't shove a man onto a higher plane of living than he is fitted for. He slips off every time.

### Many Are the Marvels of Nature.

Grandville, Nov. 10—Farmer Jack found a small packet of seeds, the paper yellow with age. He turned to his wife with the remark that he would give a good deal if he had a seed from one of those fine muskmelons he grew as a boy on his father's farm long years ago.

An ejaculation from his wife, who had picked up the paper of seed laid down by the farmer, called his attention.

"Look here, Jack," she said, "this is some melon seed put away ten years ago. You were on dad's farm then—"

"And, my goodness, that is seed from those very melons I spoke about. I'll see what they look like." The farmer tore open the paper, which nearly crumbled in his hands, and one lone seed rolled out—just one seed from a mass of shells and broken husks. One seed left after ten years. "Don't throw it away, Jack," said his wife.

"Pshaw, it's no good now. It's dead as a door nail. Why, do you know I believe its nearly twelve years since I gathered these seeds on the old Sand Creek farm."

"Let me have it." The wife took the lone seed, turned it over in her hand, then quitted the room. It was in the spring, early May, and the woman, just for an experiment, went out to the garden, planted the one old muskmelon seed, guarded it with sticks, and came back laughing.

"Maybe it will grow—who knows?" she said.

And it did grow. After lying in a cupboard, wrapped in paper for more than ten years, that little muskmelon seed swelled up in the warm, moist soil, burst its skin and sent a lively shoot up into the sunshine.

Here, then, was performed one of the marvels of nature. A seed springing into life after ten years lying dead on the shelf was certainly a resurrection wonderful to see. It was a fact demonstrated before their eyes that years of oblivion had not destroyed the soul of the melon seed. Wonderful reproduction to be found only in nature.

A single small acorn, after a long spell of rest in some dark cupboard, will, if taken out and planted in mother earth, burst its bonds, send up a shoot and begin its life under the shine of the sun and the patter of the rain. That small acorn will produce a giant oak whose top reaches far into the sky, whose body will become a giant, tons in weight, many feet in size. Another marvel in nature for which puny man can account for only because of that great All Power we call God which reaches out everywhere its miracles to perform.

That melon seed, ten years lying dead on the shelf, burst into life, grew a long, strapping vine. Half a dozen melons grew to ripened melonhood, marvels of beauty, and when Farmer Jack cut one for eating, he counted in that single melon ninety seeds equal in size to the one planted. Ninety seeds in one melon and there were six ripened melons, over 500 seeds from the one little seed planted in the spring. The time for all this was a little less than ninety days.

A single tiny melon seed, ten years forgotten, within three months reproducing itself five hundred fold. Yet this is but one instance of what the great god Nature greets us with on every side every day of our lives.

Despite all this there are puny men who go forth and pretend to doubt the existence of deity.

In my own experience I can tell of raising from one single watermelon seed, three large, luscious melons, each one of which grew one hundred seeds within its red interior, and the three melons averaged a weight of thirty

pounds. There you have it, ninety pounds of edible sweets grown from one insignificant seed within ninety days. Man has no way of accounting for this marvelous reproduction in the vegetable kingdom, how foolish, then, to go out proclaiming fundamentalism or modernism as the one great principle at stake in the religious life of the world.

Man has only to get right down to facts in nature to assure himself of the existence of an omnipotent power so much greater than man as to overshadow every puny argument he may advance.

With all the mighty forces of nature at work in marvelous manner, the wonders of the great creator to proclaim, there are those so self sufficient as to avow their disbelief in immortality.

With regard to the trees, we see them come to life, garbed in green leaves each spring, flourish through the summer, shed their leaves in the fall, drop to sleep for a few months in winter, only to awake to new life each spring. This, together with everything round about that grows into splendid maturity under the shine of the sun, ought to put to shame every idea of materialism.

Old Timer.

### Pajamas Are Much Sought.

An active demand for men's pajamas is reported by leading manufacturers in New York, with indications that substantial re-orders for the holiday period will be received. The so-called English style, with collar attached, it was said yesterday, has been one of the best sellers. These pajamas, in broadcloths, sateens and percales, have sold in biggest volume. A growing call for this style in radiums, tub silks and Japanese silks has also been noted. In patterns, wide stripes and plaids are said to predominate and the use of high colors is a feature.

### Lipstick Red Drops in Favor.

Lipstick red is said to be falling off in popularity but gracklehead continues its strong position in the broken pile coatings. Increasing premiums are being paid for the latter color and personal buying tours to get the cloth are being made by cutters-up to mill offices, whence it is immediately carried to the cutting table. The trouble with lipstick red is that it is worn mostly by young girls, and the demand for it, at least temporarily, has been satisfied. Black is holding its own in favor, and predictions are that as usual it will strongly dominate toward the close of the season.

For Quality, Price, and Style

## WEINER CAP CO.

### Grand Rapids, Mich.

REAL VALUE



Ask  
Your  
Jobber

CRESCENT GARTER CO.  
515 Broadway, New York City

### Thinks the Independent Dealer Needs a Manager.

Coming down from Larchmont, my private seat in our club car is next to that of one of the statisticians of one of the largest banks in the world. This gentleman always carries a brief case home with him at night. I suppose he uses statistics for a pillow. He asked me a lot of questions about mail order houses and chain stores. He opened his portfolio and he had a lot of figures on the sales and profits, the increased number of stores and the increased sales and profits of these institutions. He was under the impression that the chain stores were making their gains because they bought goods cheaper than the independent retailers and therefore could undersell them. "Isn't this true?" he enquired of me. I was tired of statistics. On the front page of my morning paper I saw a very interesting article about a chorus girl who is suing a millionaire for half a million dollars for breach of promise. I wished to read this article. I knew statistics were waiting for me in my own office.

"No," I answered this gentleman. "The trouble with the independent retailers is not that they do not buy low enough, but in the fact that an independent retailer, as his name implies, has no boss. Everybody needs a manager," I said. "When a man reaches a point in this world where he is entirely independent, look out! Now you see, these chain stores are checked up. They are given instructions and they are compelled to carry them out. Their inventories are checked. Their sales are checked. Their cash is checked. Every move they make is checked by the auditing department. Therefore the manager of a chain store, in order to earn his salary, must make a showing. On the other hand, the independent retailer is not checked up. He attends to business when he pleases. He takes his inventory as he pleases. He sells goods at any price he pleases. No sir, in my opinion, the trouble with the independent retail dealers in the United States is that they are independent." "Why, now," said the statistician, "you give me an entirely new idea. I think there is a good deal to it." He took a blank pad of paper out of his portfolio and proceeded to make notes. So, when this bank issues its next monthly statement telling all about everything, look out for their remarks about the dangerous independence of the independent dealer!

"Look here," I said, referring to the front page of the daily paper. "What this millionaire needed was a manager. He was too independent. Otherwise, he would never have to face this interesting suit. You see, one of the greatest hardware men of all time wrote this axiom: 'Promises are thin ice and dangerous.'"—Saunders Norvell in Hardware Age.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 3—Now that the season for hunting partridge has closed the woods are filled with mighty hunters after the rabbits, and from some accounts several partridge

had a narrow escape. The weather was ideal Nov. 1, while last Sunday was anything but ideal, which accounts for the hunters who could not make the grade last week.

Residents of the two Soos and especially the numerous visitors who attended the Soo-Escanaba foot ball game Saturday, were treated to a rare exhibition of aeroplane maneuvering, when sixteen of the Canadian government aeroplanes careened through the atmosphere in the formation for the purpose of inspection, which had been ordered by officials of the department in charge. The drilling went to prove that the planes could be operated now just as efficiently as in the summer when they were first placed in service.

H. C. Lawton, of the Soo Creamery & Produce Co., returned last week from an extended trip through the East and South. He was accompanied on the trip by his wife. They report a delightful trip, but found that, comparatively speaking, the Soo is as prosperous as most of the cities visited.

Henry LaTondress, who for the past few years has been the book-keeper for the Booth Fisheries Co. here, left last week for St. Ignace, where he has accepted a position with the Warner Lumber Co. Mr. and Mrs. LaTondress have made many friends here who will miss them, but wish them every success in their new home.

Cards may be a waste of time, but they will bridge that yawning chasm between dinner and bedtime.

Leon Winkelman, the well-known merchant, left last week for New York on a purchasing trip. He stopped at Ann Arbor en route to see that foot ball game.

Many a man whose wife is addicted to permanent waves probably longs for the time when he'll be able to make a permanent investment in a home.

Three Detroit men, V. P. Deemer, J. H. O'Hara and J. M. Graft, left Friday noon for home via auto with a big moose head strapped on the front of their car and a big bear weighing about 300 pounds. Both animals were killed during a hunting trip by the three men in the vicinity of Sudbury, Ontario, last Monday.

William J. Cummings, Secretary of the Civic and Commercial Association, returned to the Soo after his trip with the Dixie highway motorcade. He made the trip in an official capacity and distributed literature and procured publicity for the Soo from many influential newspapers on the route. On his return he stopped off at Washington, where he met President Coolidge, also Clerk Shilling, a former Soo boy who has made a hit at Washington.

M. A. Goetz the Goetzville merchant, has sold his stock to his mother, Mrs. A. Goetz, who will continue the business. Mr. Goetz expects to spend the next few weeks collecting, after which he may engage in other business.

Many a modern girl's idea of a hope chest is a trunk on the back of an automobile. William G. Tapert.

### Gold and Silver Effects Liked.

One of the more pronounced decorative trends in evening wear, laces and in various types of fancy goods is that for gold and silver effects, with the former predominating. This is particularly true of laces, where the metal types have sold very well. For dresses and neckwear there has also been much use made of these metal shadings, which are provided with a contrasting background. Trimmings on handbags also stress this treatment, with unique filigree effects obtained in many instances.

## Reynolds Shingles and Roofing

Built first—to last

After all, a roof-covering is bought for Protection primarily.

No matter how beautiful a roof is, irrespective of its low cost of application, if that roof fails to protect the building which it covers effectively and over a long period of time, it has failed of its purpose.

Reynolds products are beautiful, economical and fire-safe.

But their chief characteristic is their DURABILITY, which means effective protection.

And that's the real test of a good roof.

Leading lumber dealers sell Reynolds.

## H. M. REYNOLDS SHINGLE COMPANY

"Originator of the Asphalt Shingle"

GRAND RAPIDS - MICHIGAN



A good seller  
A splendid repeater

## HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today  
All jobbers

HOLLAND RUSK CO., Inc.  
Holland, Michigan

## RETAIL GROCER

### Canned Foods Week.

Wyoming Park, Nov. 10—Canned foods week is now here, Nov. 9 to 20, inclusive. Ask your jobbing salesman for posters if you have not already been supplied.

Make a big display and advertise dozen and case prices. Make a big thing of this, as the chain stores are doing.

Run some special on every thing that comes in cans from milk to peaches.

Paul Gezon,  
Sec'y Retail Grocers and Gen'l Merchants Ass'n.

### Does It Pay To Call For Orders?

Written for the Tradesman.

The young grocer I wrote about last week lists his delivery expenses thus: "Auto summers, horse winters, \$173.37." On his business of approximately \$15,000, that is a modest charge, being only about one and one-sixth per cent.; or it would be a modest charge if that ended it, but it does not. It comes far and away from ending it. For he comments on this item thus:

"I go out on the order team daily myself, and whether it pays or not, I don't know. I know that the other stores do not run a regular order team, but think some of them would if I did not. For the past many years this store has had an order team on the road and I think folks depend on one."

I think I could write a book of comment on that statement as a text. But in any case, I am certain that this is a losing proposition to this grocer and should be abandoned—as any losing thing should be cut out. For you can take this as a truism: It is always a safe thing to stop losses.

We called for orders for many years. We did this long after the telephone became an institution in even moderately well-to-do homes. Why? Well, I suppose for one thing because "folks depended on it." Folks always will depend on anything they get free. Folks used to come to our store on Sunday morning, keeping us there until noon, so long as we continued the practice of working seven days a week. Then we cut out the Sunday morning work, folks readjusted themselves—even though some of the old-timers beefed about it for a while.

Our business grew because of improved location and better methods. It seemed to grow in spite of the absence of our best man from seven thirty to about eleven every morning. But when he came in with his orders among which were several which "must go before dinner," we had to hustle the whole force—delaying, in many instances, orders which had come in by telephone long before—that these folks might be accommodated.

After one particularly trying instance of this sort of thing, we took an evening to study our call-order accounts to determine whether they paid their way. We figured the average earnings. Against that we put the time of our best clerk, charged double—because he was on that work at a time of day when he was most needed in the store—plus a fair estimate of actual time used by the rest of us on those orders.

The result was interesting. On that basis alone, the call-order business lost out. It did not pay its way. It cost us money. But that was not all. We had then to estimate the value of the better service we should give to those who got their orders to us voluntarily. We took account of the truth that such customers were entitled to preferred attention, which now went to those who made no exertion for us.

The final factor to consider was the loss our business was sustaining by reason of our being without our best clerk at the time of day during which he could render service to customers who came or telephoned to our store. This must be an estimate, but we felt it was a more important factor than any other.

What to do? Answer: Stop soliciting. But also we want to retain as much of the worth while call-order trade as possible. So we hit on the plan of sharing telephone expenses with those. We agreed to pay half the telephone charges for six months. The plan worked in most cases. We actually continued to pay the charges for two years. We profited by so doing. By that time the telephone had become such a habit that most of the customers stayed anyway.

But the point is this. that if we had lost every call-order customer, we should have been ahead. We were relieved from much anxiety. We were able to plan and execute our business better. We had better service with no added expense. We served those who came or phoned much better than before. Never for a minute were we tempted to go back to old ways.

Now, without a single figure on which to base my opinion, I am yet satisfied that this grocer is losing money by calling for orders. He should stop. Take a week or so to notify your customers of the change. Then quit. By doing that, he will save all of the extra full time clerk he now pays, plus most of or all the part time help. And believe me, he is where he needs to save every dime he can conserve.

As for others starting a call-order route: two answers to that. You are always perfectly safe to let the other fellow do unprofitable work. You are also always safe not to lay out money.

Another expense that can be eliminated is for advertising. This because said advertising is mostly calendars, distributed to about a hundred and thirty-five families each year. Such expenditure is the purest waste. Cut it out.

He comments on his rental expense thus: "My rent on store costs \$25 per month and I get \$5 per month for heating an office piped onto the boiler. If it were not for this office heating, I could save two to three months fuel bill. This I cannot quite figure out a solution for."

I do not know circumstances of arrangements or contract or both. If this boy has an unfortunate contract, he must complete it. But if no contract, here is another case of quit on a thing that does not pay its way.

**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

**T**HERE 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

### Serve the Customers and Help Yourself

By making Fleischmann's Yeast available to your customers you help bring them health and in turn their business helps bring you success.

Yeast customers are regular ones. When they call for their daily supply you can sell them other foods as well, so you profit from the extra sales as well as from the Yeast you sell.



**FLEISCHMANN'S YEAST**  
**The Fleischmann Company**  
**SERVICE**

## MEAT DEALER

This young man says he has been able to keep bills paid, though he believes he could get credit if needed. Let him not need it. Keep out of debt. That is a primary factor in success. To pay as you go is another good habit. Retain it.

Another good habit is that he takes inventory twice yearly. That is splendid. One reason why half the butchers succeed against less than a quarter of the grocers is that butchers are compelled to pay for their goods every seven days—regardless of their responsibility. More grocers would succeed if compelled to pay weekly. Frequent inventories constitute excellent checks on conditions.

Every man owes it to himself to succeed in his undertakings. Not to succeed is to weaken moral fiber and lower the tone of one's character. But there are special personal reasons why this young man is obligated to succeed.

That is one reason why I have talked so straight-from-the-shoulder and advocated drastic moves. But in any event nothing I recommend can be overlooked. Let this man be tight as the bark on any tree—as I said last week. Let him exceed the traditional New England thrift. Let him not lightly regard the expenditure of a single dime—let alone a half dollar or a "two bit" piece. Remember, when 25c is in question, that you had to buy, handle, sell, charge, deliver and collect for probably ten dollars' worth of merchandise to earn that quarter dollar. Then its importance will grow on you.

Feeling that "folks are not buying as they used to," this young man considers going on a cash basis. That way disaster probably lies. The man trained in credit business is seldom fitted to be a cash merchant. And if you think the cash man has no problems, you have another think coming.

Get to work on economy of expenditure. Work for greater efficiency, as I have recommended. Cut out advertising that is not advertising. Drop all donations. Save every dime. Keep your nose to the grindstone. Work harder than ever.

Debts press you. You can clear most of them off by reducing stock, as I have indicated. Let no month pass without reducing your obligations. This will beget the habit of saving. Then when the debts are wiped out, you will automatically accumulate, because the habit will be formed and the way made familiar by these experiences.

With health and an established business, with a happy home and those around you who have faith in you, you are all right provided you do as I have indicated—and get adequate prices for your goods. Paul Findlay.

### Mother Hubbard Up To Date.

Old Mother Hubbard  
Went to the cupboard  
To get her a big drink of gin:  
When she got there  
The cupboard was bare,  
And the old man was wiping his chin.

### To the Meat Dealers.

Wyoming Park, Nov. 10—A couple of weeks ago I told about some meat recipe books which were being prepared by the National Live Stock and Meat Board, Chicago.

They now have another beautiful little book containing about 150 new meat recipes with a fancy holiday cover and imprinted with the dealer's name, which they offer to dealers at \$3.88 per hundred, which is the actual cost of printing.

These recipe books will make a splendid souvenir to hand out to your trade and if you want some of them just write me at once, stating how many.

Where can you get such cheap advertising which will bring in new customers and build business?

Act quickly. Paul Gezon,  
Sec'y Retail Grocers and Gen'l Merchants Ass'n.

### Romance Tucked Away in Box of California Prunes.

Falmouth, Mass., Nov. 2—Many mediums are seized upon to further the machinations of the little blind god, but seldom before has it fallen upon the lowly prune. George W. Smith, a grocer's helper here is on his way to California in quest of his sweetheart whom he has never seen. Of course, George has seen her picture and she has his, and is expecting him. But neither has ever seen the other in the flesh. George's 3,000 mile journey started with his prying open the cover to a box of prunes several months ago. Carefully tucked between the layers of the fruit, George found a slip of paper. On this was a written address, and a request for the finder to write. George did. In return he has received more than fifty sweetly worded letters which have captivated his heart. When he wrote a proposal and accompanied it with his photo, the answer was all that any swain could desire.

### First Egg on Record Laid in Frigid Spitzbergen.

Spitzbergen is paying due honor to its first locally laid hen's egg. Eggs, as eggs, are not scarce here, for those of the eider duck and tern may be picked up by thousands in the summertime. But the product of the ordinary barnyard fowl heretofore has been unknown. The egg was laid in the hennery of Director Drellesbuij of the Dutch Coal Co., who is making an attempt to acclimate chickens. His hennery, owing to the bitterness of the weather, is heated. It has to be darkened during a part of each twenty-four hours of the mid-sun period. In the Arctic Winter artificial sunlight has to be provided. Thus hens are being made to feel at home under the 78th degree Northern latitude.

### Do You Have Scales in Your Store?

We have noted the many stores that have scales in some public spot where customers and friends can get a "free weight."

Most people are interested in their weight—particularly when it begins to increase too rapidly. Many men and women keep a record of their weight, taken at regular intervals. If you have a scale in your store a supply of printed cards, with space for date and weight, so that a systematic record may be kept, will be appreciated by customers. And of course your name will be on the card in prominent letters as a reminder!

## M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

## Seasonable Fruits and Vegetables

Putnam's

## CHRISTMAS CANDIES

NOW READY

High Grade Goods at Low Prices

LOWNEY'S Putnam Factory

HOLIDAY PACKAGES

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.

## 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.

## 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.

### An Early Start For the Christmas Campaign.

Written for the Tradesman.

While the Thanksgiving holiday is still ahead of us it will pay the hardware dealer to start now—if he has not already started—to prepare for his Christmas trade.

An early start is a great help in bringing out the Christmas business. Of course under the best of circumstances a great deal of Christmas buying will always be left to the very end of the season. But it is worth remembering that the season does not start itself; the merchant has to start it. By showing holiday goods a little earlier, it is possible to interest the public ahead of time, and to bring out quite a few earlier buyers.

This serves a double purpose. On the one hand, it spreads the Christmas rush over a longer period, thus lightening the strain on the merchant and his sales staff. Or, on the other hand, a good many fore-handed customers, having bought early all the things they would normally buy, have time to think of other obligations which if they were rushed they would be apt to overlook.

Already the hardware dealer can begin to give his windows a holiday touch, in preparation for the Thanksgiving holiday; and immediately after Thanksgiving, it is sound policy to appeal at once to the Christmas trade. The displays for the one holiday prepare the public for the next one.

See that you have your Christmas stocks in early; so that when you advertise the widest possible selection for early buyers, you will show them something comprehensive. In your early Christmas displays, and in your early newspaper advertising, stress the argument that early buying is to the advantage of the customer, in that he has the chance to make an unhurried selection before the gift lines have been picked over, and is assured of better service than if he waits until the store is crowded with last-minute customers. A good many customers will continue, of course, to wait until the last minute; but this educational work on the subject of early Christmas buying, if continued from year to year, will in time develop a class of customers thoroughly sold on early buying.

One of the chief reasons why the department stores secure such a tremendous Christmas trade is that they make an early start in their Christmas selling campaigns, and that Christmas goods are always on display at an early date. The department stores do not wait for trade to come to them—they go after it.

Many department stores start about Nov. 1 to offer suggestions for Christmas gifts, and from that time on they bombard the public with suggestions. Newspaper space, window displays, circulars, booklets, interior displays,

silent salesmen and other mediums are used to attract and interest the public. They do not try to put off their Christmas selling campaign until the last week before Christmas and then try to conduct a huge one-week campaign. That is not their style. They start early and gather in a large volume of business before many of the smaller merchants get started at all.

Although the average retailer regards the department store with aversion, he can profit by the study of department store methods.

One thing that strikes a visitor to a department store is the accessibility of the goods on display, and the fact that customers can personally and at their own leisure examine the goods. The stock is arranged to give the customer every facility for rapid merchandising. Another feature worthy of attention is the liberal use of price-tickets. Nearly all the goods on display are priced in plain figures. In some sections of the department stores the customers practically wait upon themselves.

Price advertising is usually very desirable in the Christmas season. The average customer has so much money to spend on a certain number of gifts; and quite often he has no very clear notion of what articles he wants. In fact, he is as a rule decidedly open to suggestions; and any help the hardware dealer can furnish the customer in making his suggestions will in turn assist to make the hardware store a popular place with gift-hunters.

To this end many merchants prepare lists of suitable gifts arranged on two plans. First, as to price, for those customers who have to buy within a certain figure. Second, as to their suitability for various members of the family—father, mother, sister, brother, children, baby; not forgetting Him or Her.

It will pay to compile such lists. If you are running a big advertisement in your local paper, give a comprehensive list of gift suggestions. Have the complete list printed or mimeographed and paced on the counter for distribution. See, incidentally, that your salespeople are familiarized in advance with the gift possibilities of the hardware stock.

Right here a suggestion is in order. There are many recognized gift lines which hardware dealers feature at this especial season, and these will inevitably be played up in any advertising you do. But there are also gift possibilities, often overlooked, in connection with a good many regular hardware lines. For instance, a new kitchen range for mother—the suggestion of such a gift, in your comprehensive list, will be worth while even if it results in only a few sales. It will be worth while even if it only serves to keep your range department before the buying public. So, too, with other regular lines—electrical devices washing machines, ironing boards, etc.

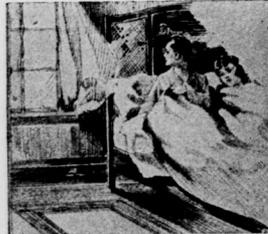
In connection with the early Christmas trade, you can give your paint department a boost by featuring the idea of brightening up the home for Christmas; or, in fact, for the holi-

## Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting  
Goods and  
*Fishing Tackle*



Kept awake by rattling windows  
**KEEP THE COLD, SOOT AND DUST OUT**  
Install "AMERICAN WINDUSTITE" all-metal  
Weather Strips and save on your coal bills, make  
your house-cleaning easier, get more comfort from  
your heating plant and protect your furnishings  
and draperies from the outside dirt, soot and dust.  
Storm-proof, Dirt-proof, Leak-proof, Rattle-proof  
Made and Installed Only by  
**AMERICAN METAL WEATHER STRIP CO.**  
144 Division Ave., North  
Citz. Telephone 51-916 Grand Rapids, Mich.

## Fenton Davis & Boyle

BONDS EXCLUSIVELY

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

New or Used { Flat or Roll top desks, Steel } for store  
or wood files, account systems, office chairs, fire- } or  
proof safes. } office

## G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

## Foster, Stevens & Co.

### WHOLESALE HARDWARE



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

days—Thanksgiving as well as Christmas. A window along the "Brighten Up for the Holidays" idea would be in order right now, before the Thanksgiving holiday. Show floor finishes, wall tints, radiator paint, and similar interior specialties and, by means of catchy show-cards, see that your window gets the idea across to the public.

Interior paint specialties should be featured as a curtain-raiser to the Christmas trade proper. They serve the double purpose of inculcating the holiday idea in a general way and developing some specific business for the paint department.

Another preparatory window could be devoted to the idea of equipping the housewife for catering to her Christmas guests—a new range, a comprehensive equipment of cooking and other kitchen utensils, and the like.

The first Christmas display should come, at the latest, right after the Thanksgiving holiday, and should drive home the idea of "Come early and avoid the rush." Begin at the very start with specific gift suggestions; for nothing helps so much to attract trade as the fact that the puzzled purchaser, uncertain what gift to buy, is ensured intelligent and helpful service in your store.

Circularizing is often a useful and effective method of getting out early customers. It is particularly effective where you have a regular mailing list which you circularize monthly or oftener regarding seasonable goods; for then you get the cumulative effect of a regular campaign. But even a single Christmas circular, or two of them in fairly close succession, will produce good results, as a rule. In your letter to your prospect list, emphasize the idea of buying early; and accompany the letter with a copy of your list of gift suggestions, with any literature regarding special gifts you may have to distribute.

Victor Lauriston.

#### How Hotel Landlords Incommode the Public.

As a merchant, I am filled with admiration for our New York hotels. They certainly know how to ask and get the price. The hotels have a strong association. It is not only a debating society. They believe in direct action and they get it. Last summer, during the hot weather, some Western friends telegraphed me to get a parlor, bedroom and bath at one of our leading hotels. Not willing to take a chance, I attended to this little commission in person. The summer rate was only \$25 per day. I thought I would like to see what this suite looked like. I must admit it was very nice. It looked cozy.

Going back to the elevator, I happened to see a gray-haired lady in charge of the desk on the floor whom I have known for many years. She also remembered me. Our meeting was sentimental and touching. While I waited for the elevator, I enquired if the hotel was crowded. "Oh yes," she answered, "the part of the hotel that is open is crowded." "What do you mean?" I enquired, "by 'the part that is open?'" "Why," said she, "don't

you know that when business is dull, the hotels close entire floors? They lock the doors and remove all the help. These floors cease to exist. They are only storerooms for furniture. To illustrate: If we happen to have twelve floors of bedrooms, possibly we will shut off six. Therefore we cut the capacity of the hotel 50 per cent. All the cost of running these floors is immediately cut down."

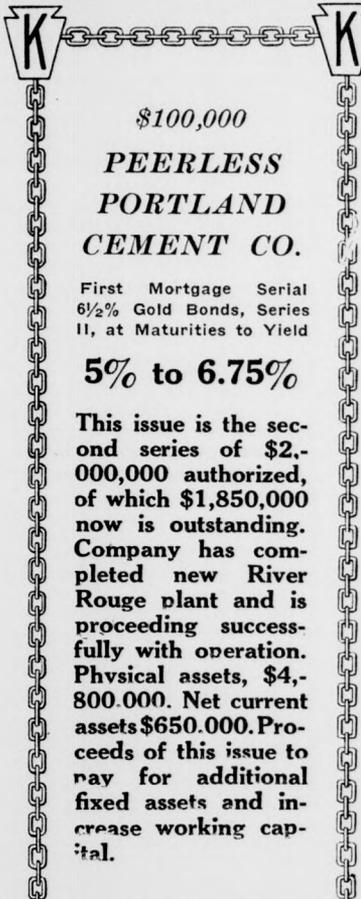
"When you arrive" said she, "the trained, polite hotel clerk will say: 'Have you reserved a room by wire, sir?' When you say 'No,' he will ask, 'But you wrote us a letter?' When you admit that you have not even written a letter, he will say, 'Well, very sorry, sir. Just register and I think we can fix you up some time this afternoon. In the meantime, check all your hand grips. You can wash in the lavatory.'"

"You see, the question is whether enough guests will arrive that day to justify the hotel in opening one of the closed floors. It of course will not pay to open this floor for a dozen people or so. It will be cheaper to let them go to some other hotel. If, however, during the morning enough people are put on the waiting list to justify opening a floor, the word is passed up, the floor is opened and they all get rooms."

"Well, well," said I. "This certainly is a wonderful system." "Oh, yes," she answered. "It would hardly pay a first-class hotel to have travelers arrive and then find they could secure rooms immediately. That would be a reflection upon the popularity of the hotel. You see, Americans only wish to go to places where it is hard to get in—a hotel, for instance, where it is hard to get rooms; a show where it is hard to get tickets, etc. If anything is easy to get, it must be second-rate." I made my best bow to the gray-haired lady and descended to the office to close the contract for the \$25 suite.

Then, have you noticed that notwithstanding the increase in Pullman rates, you can seldom get lower berths? Here we have the same system. The Pullman Company will not hook another Pullman car on to the train until all the berths, upper and lower are taken in the cars that are already hooked on. Even they tell you if you will wire in advance or write a letter, you may get a lower. Glorious system! This makes you feel, when you see the earnings of the Pullman Company rolling up into millions of dollars, that it is perfectly all right. If you wish to see something nice and juicy write the Pullman Company and ask for their last financial statement. Still, Mr. Hoover writes us that the cost of distribution must come down. Hooray for Hoover! The war was a great thing for the Pullman Company and the war is still on!—Saunders Norvell in Hardware Age.

Who made the most money, the man who went on strike or the man who persuaded him to strike? While the striker and his family were living on union doles, the man who called the strike was drawing a better salary than he ever earned at his trade.



**\$100,000**

**PEERLESS  
PORTLAND  
CEMENT CO.**

First Mortgage Serial  
6½% Gold Bonds, Series  
II, at Maturities to Yield

**5% to 6.75%**

**This issue is the second series of \$2,000,000 authorized, of which \$1,850,000 now is outstanding. Company has completed new River Rouge plant and is proceeding successfully with operation. Physical assets, \$4,800,000. Net current assets \$650,000. Proceeds of this issue to pay for additional fixed assets and increase working capital.**

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

### Sand Lime Brick

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

**Brick is Everlasting**

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

### I. VAN WESTENBRUGGE

Grand Rapids - - Muskegon  
Distributor

## Nucoa

*The Food of the Future*

CHEESE of All Kinds  
ALPHA BUTTER  
SAR-A-LEE

BEST FOODS Mayonaise  
HONEY—Horse Radish Shortning

OTHER SPECIALTIES  
Quality — Service — Cooperation

**\$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

**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

## COMMERCIAL TRAVELER

### News and Gossip About Michigan Hotels.

Flint, Nov. 9.—Last week I enjoyed a visit with the Doherty's at their wonderful hotel in Clare.

Much has been said about this hotel. Predictions were freely made at the time it was built it would be a financial failure. I was much inclined to think so. All these prognostications fell very wide of the mark.

Under the guidance of Fred Doherty, backed up by his charming wife, this property has made a substantial return on the investment, and even at this season of the year when hotel trade is lagging, the Doherty is making a record on room occupancy. Its rates are most reasonable, its food service excellent and an atmosphere of comfort permeates the entire establishment. Mrs. Doherty, who, by the way, should receive a Hotel Association medal for service in the cause of membership getting, drove me 150 miles, visiting Ewart, Reed City, Big Rapids, Mecosta, Mt. Pleasant and Coleman.

At Reed City we found that A. A. Brubaker has purchased the interest of J. G. Booth in the furnishings and lease of the Hotel King, has greatly improved the property through renovation and refurbishing, and that it is now a positive pleasure to stop there. Mr. and Mrs. Brubaker some years ago operated the Hotel Wequestonsing, at Harbor Springs, so they are no novices in the art of entertaining, and they will, no doubt, make a success of their Reed City undertaking.

"Big Bill" Jenkins, of the Western, at Big Rapids was on his job—baby tending—the new daughter in his family demanding that no one less than the Mayor of Big Rapids shall show her attention. Even his absence at the golf links is noticeable.

The Western, however, is continuing to function properly, the city affairs are in proper shape and the shadow cast by the landlord shows no reduction.

Last week W. G. Schindehette, of the New Republic, Bay City, and W. F. Schultz, of the Ben Franklin, Saginaw, conducted me on my annual "round up" through the Thumb, our speedometer showing a record of 276 miles in one day.

At Sebawaing, C. W. Rose recently acquired the Hotel Hannah by purchase. Here is a property which a few years ago was built at a cost of \$50,000 and even to-day shows the wisdom of its builders in erecting something to withstand the ravages of time.

To-day it also shows evidence of recent rehabilitation, and an admirable example of enterprise on the part of its new owner. The advent of the automobile had its effect on the affairs of the Hannah, but Mr. Rose is turning this condition to his advantage by advertising and serving meals which attract tourists generally and visitors from Bay City and Saginaw particularly. Fish and poultry are specialized in.

The Wild Fowl Bay Hotel, at Bay Port, had a partial loss by fire a few days ago, and we found some evidences of disorder while repairs are being made. Patrons are being entertained just the same, however, as though nothing had happened.

The neat little hotel at Fairgrove, known as the Fairgrove, is now operated by Frank Randall, who recently acquired the property. The enterprise shown by its proprietor is bringing in satisfactory returns. Good meals at fair prices are the reason.

At Port Austin, the Lakeside Inn, formerly conducted by Mrs. Whiting, is now owned by Mrs. Minnie Stinson. Situated on the banks of Lake Huron, it enjoys a good patronage in the sum-

mer season, but is kept open in winter as well for the accommodation of traveling men.

At Pigeon, the Hotel Heasty, formerly conducted by Harry G. Janke, is owned and operated by its owner William Heasty. It also enjoys a good patronage from commercial men and is well kept.

Alfred Stevens, of the Hotel Stevens, Bad Axe, located across the street from the Pere Marquette depot, is installing a first class cafeteria in the up town district. His reputation as a caterer is well known and he will undoubtedly do well in his new venture.

At Bad Axe are to be found two other excellent hotels, the Morrow, operated by William Thourlby & Son, and the Irwin, by Charles H. Finzel. This thriving little city is certainly well provided with good stopping places, but they all have a prosperous appearance.

Mrs. Nellie Whiting, formerly of the Lakeside Inn, at Port Austin, has acquired the interest of P. B. Adair, in the Hotel Dow, at Harbor Beach, another thriving town in the Thumb district. Also Mrs. Salina Stevens owns and operates the Hotel Wilson there. Both comfortable and clean and, I should say, profitable.

At Minden City, W. F. Weber has the Hotel Weber, which when it comes to the matter of hospitality has fully arrived. After you have partaken of one of Mrs. Weber's meals you may well say, "Fate cannot harm me; I have dined to-day."

The Hotel Wolverine, at Detroit, has issued an announcement to the effect that Harry G. Janke, formerly of the Hotel Bancroft, Saginaw, and more recently with Van Ettan Lodge, Oscoda, has joined the organization of the Detroit hotel and will be found there hereafter. Mr. Janke enjoys a large acquaintance throughout Eastern Michigan, and his ability is unquestioned.

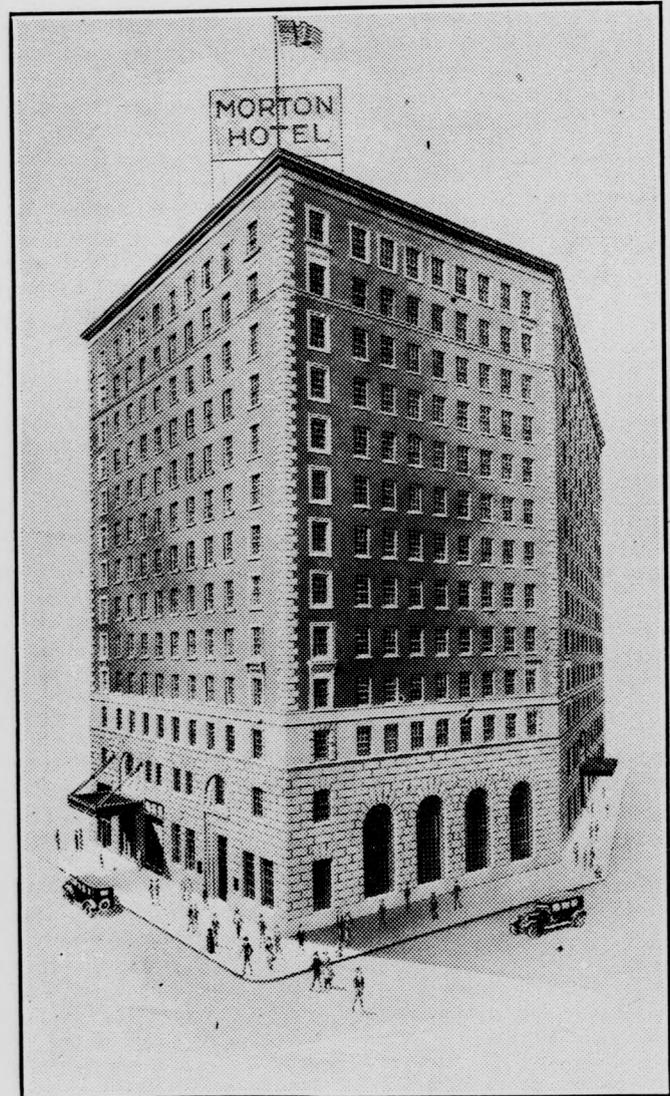
Last Friday night at the Hotel Statler, Detroit, the Detroit Hotel Association entertained two distinguished members of the Greene family, Thomas D., president of the American Hotel Association, and Elmore C. manager of the Buffalo Statler. This meeting was held in conjunction with the members of the executive council of the Michigan Hotel Association, it having been called together to confer with the President of the National body. A splendid dinner was served with the compliments of Manager Klare, of the Statler. The conference was satisfactory to everyone concerned.

At this meeting Manager W. J. Chittenden, of the Book-Cadillac, renewed his invitation for a general convention of the Michigan Hotel Association, as his personal guests, sometime about the first of the year. John A. Anderson, president of the Michigan body, was instructed to complete arrangements with Mr. Chittenden and notify the members of the exact date chosen.

En route from Port Huron to Detroit, the other day, Mr. and Mrs. Anderson and the writer were entertained at the Colonial, Mt. Clemens, by Manager Witt, at dinner. Mr. Witt now full controls the affairs of the Colonial, has greatly improved the property and the service still retains its previous high standard. We had our opportunity at an unlimited selection from the following menu:

Oyster Stew  
Relishes  
Boned Pickerel, Fried in Butter,  
Shoe String Potatoes  
Spaghetti a la Italienne  
Pork Chops, Saute, Fried Apples  
Omelette, with Cheese  
Roast Shoulder of Veal, Demi-glace  
Hashed Brown and Mashed Potatoes  
Creamed Celery Wax Beans  
Corn Muffins  
Vegetable Salad

## Announcement!



Made famous by 80 years of tradition

### The Morton Hotel Company

IS PLEASED TO ANNOUNCE

A Reduction in Rates

Effective Monday, Nov. 9th

## ROOMS WITH BATH

### \$1.50--\$2.00--\$2.50 and up

The same management and the same excellent service will be continued under our new policy of

## "THE MOST FOR YOUR MONEY"

## Morton Hotel Company

W. Chas. Taggart, General Manager

Cold Baked Ham, Roast Chicken,  
Roast Pork Smoked Tongue  
Roast Beef Potato Salad  
Apple Pudding  
Spiced Peaches Cherry Pie  
Cottage Cheese and Waters  
Beverages

In company with John D. Matin, Grand Rapids, it was my pleasure to be present at a banquet of Flint Council, No. 29, U. C. T., last Saturday. Many matters pertaining to the mutual interests of hotel and traveling men were fully discussed.

In Michigan particularly there is a very friendly feeling existing between the commercial men and most hotel operators, and it is largely due to the fact that both organizations meet on common ground through a joint committee, take up problems of mutual interest and dispose of them without friction.

Something over a year ago the Michigan Hotel Association, at the solicitation of the U. C. T., voted unanimously to post hotel rates in rooms. In most cases this is being done. Some operators, however, have been a bit slow in responding to this agreement, but there has been no friction. The U. C. T. organization has been patient and reasonable and it is hoped and believed that within a short time room rate posting will be announced as 100 per cent.

Members of the hotel fraternity will hail with pleasure the announcement that their old friend, John D. Martin, is almost completely restored to good health. He had a long, hard siege of illness, but he looks well and reports himself as much encouraged over his condition. John strenuously denies statements broadcasted as to his great age. He admits that he was a pioneer in commercial traveling in Michigan, that his early "joy riding" was with an ox cart, but claims this was some time after the civil war. However, he is proud of the fact that he is an old stand-by of the U. C. T. and I don't know that I can deny but what it ought to be a pleasurable thought for anyone.

**Gabby Cleanings From Grand Rapids.**

Grand Rapids, Nov. 10—Harvey Gish, Michigan representative for Dr. Hess & Clark, Inc., of Ashland, Ohio, received a letter last week from his house, announcing that he was the headliner of twenty-seven salesmen during October. His dated sales for the month were \$10,452.15.

Joseph R. Wade, Michigan representative for James B. Clow & Sons, of Chicago, leaves Nov. 25 for San Francisco, whence he sails Dec. 5 for Honolulu, where he will spend the winter. Mrs Wade will accompany him. They expect to return about April 15.

A. J. Gilbert, who took the management of the City Bakery about two months ago, has resigned.

An old resident tells Gabby a story of Aaron B. Turner, who was Income Tax Collector in Grand Rapids during the war. The last day of the draft in 1864 he took in a large amount of money from those who preferred to pay the Government \$300 rather than go to the front. The money kept coming in in a steady stream until 9 o'clock in the evening when the office was closed. The money was mostly in small bills and made a large sized package when tied up with a string. Turner's first thought was to wrap it up in paper and toss it in one corner of the room, but the danger of fire precluded such disposition of the money, so he placed it on top of the safe and proceeded to take everything else out of the same to make room for the money. This done he closed the safe door and carefully locked it.

On coming down the next morning he immediately unlocked the safe, only to find it empty.

Turning immediately to the colored

janitor, who had preceded him to the office, he anxiously enquired:

"George Washington, have you seen any money around the office?"

"Yes, sir," was the reply, "on top of the safe."

"Did you take any?" asked Turner. "No, sir, it wasn't my money," replied the janitor.

In his anxiety over the disposition of the money the night before he had forgotten to put it in the safe.

Benton Harbor—The Ozone Equipment Corporation, 120 Pipestone street, has been incorporated to manufacture, sell and install equipment to produce ozone, with an authorized capital stock of \$50,000 preferred and 5,000 shares at \$1 per share, of which amount \$25,000 and 5,000 shares has been subscribed and \$10,000 paid in.

Detroit—The L. H. Allison Co., Francis Palms building, Woodward avenue, has been incorporated to manufacture and deal in electrical equipment at wholesale and retail, with an authorized capital stock of \$50,000 \$20,000 of which has been subscribed and paid in, \$10,000 in cash and \$10,000 in property.

**CODY CAFETERIA**

Open at 7 A. M.

**TRY OUR BREAKFAST**

Eat at the Cafeteria it is Cheaper

FLOYD MATHER, Mgr.

**Flannels and Robe Cloths**

Right now, with the big selling season on, we can supply you with a good stock of 27 inch and 36 inch Robe Cloths and Outing Flannels. We have Outing Flannels in both bundles and full pieces in lights and darks. Good assortment of patterns.

Let us furnish you with samples and prices.

**P. Stekete & Sons**  
Wholesale Dry Goods  
GRAND RAPIDS

**PAPER SHELL PECANS**

Prompt Express Shipments

Livingston Snow Company  
Quitman, Georgia

**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

**CODY HOTEL**

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

**CUSHMAN HOTEL**

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.

Try the CUSHMAN on your next trip and you will feel right at home.

**The HOTEL PHELPS**

Greenville, Michigan

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



**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



WHEN IN KALAMAZOO

Stop at the

**Park-American Hotel**

Headquarters for all Civic Clubs

Excellent Cuisine Luxurious Rooms  
Turkish Baths ERNEST McLEAN, Mgr.

**HOTEL BROWNING**

150 Fireproof Rooms

GRAND RAPIDS

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

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

**MORTON HOTEL**

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$2.00 and Up

The Center of Social and Business Activities

**THE PANTLIND HOTEL**

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

**HOTEL 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 :: Michigan

**HOTEL DOHERTY**

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms  
All Modern Conveniences

RATES from \$1.50, Excellent Coffee Shop  
"ASK THE BOYS WHO STOP HERE"

**HOTEL KERNS**

Largest Hotel in Lansing

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

E. S. RICHARDSON, Proprietor

**Columbia Hotel**

KALAMAZOO

Good Place To Tie To

**WESTERN HOTEL**

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated. A good place to stop.

American plan. Rates reasonable.  
WILL F. JENKINS, Manager.

## DRUGS

### WHAT IS PERSONALITY?

#### It Is Hard To Define From Outward Expression.

This commodity is very difficult to define. As we meet people in the different walks of life, some of them repulse and some of them attract us. To those who make a business of reading people, not only as to facial expression, but as to form, walk, dress, expression of eyes and speech, there is a great amount of interest in coming in contact with people, or we might say, the average man and woman.

In a large majority of cases through what we may term "defects" in one or more of the above traits, we arrive at quick conclusions and many times unfavorable ones. As we meet people at large, we sometimes wonder why there is not a consciousness in certain persons, as to what we might call the features and traits, which are not prepossessing to the other party, and then we say to ourselves that if that person is conscious of the one or more, why does not that person try to overcome the unfavorable expression. This may be, as said before, in the expression of the eyes, the speech, the form, the walk or some particular inclination in social life. There is something about this, that is hard to define, and yet at the same time, it is fair to presume that many people realize shortcomings along these particular lines. And again, in this very class of people it is often found that when you come to know them, some of them are the brightest gems in their personal lives and in the realms of human experience. How often it is that we take a dislike, only to find that we are mistaken, and we ask ourselves how shall we define all classes of personality?

On the other side, we are approached every day and every hour by people, who are comely in their appearance; they show good care and often good breeding, sometimes with handsome facial expression, and we are attracted. In quite a large percentage of cases, there will be no disappointment in the attraction, because such expressions bespeak for training of some kind, and we are inclined to believe that it was in the right direction. And again, when we come to know some of these people to whom we are attracted, we realize that it is largely paint and feathers and that the real substance is not there. So again we say, personality is hard to define from outward expression. Yet we must admit that where the form is properly cared for and where there is evidently a desire to be cleanly and in good order, that it is really a good demonstration as to the desire to be of some worth in the world. We recall that some of the greatest men in the world have been repulsive in expression, have been shabby in their attire and would not be attracted by society itself and would not enjoy it to any great extent. These men seem to be contradictory. The facts are that their minds are so occupied that they forget

that there is something more than speech and action and that it is their real duty to keep themselves in such form as to be pleasant at least in appearance to their fellowmen. And on the other side, some of the most accomplished men and women that we have ever known, were very particular as to their personal appearance. If a man is to be sent to the union station to greet another man, whom he has never seen, there must be something about the personality of the incoming stranger by which he can be identified.

When all this is said and done and we attempt to answer, "What is Personality?" we are obliged to say that it is the inward quality of every man and woman, which shines out through

ness, politics, religion or anything else and in fact, every individual worth while, should seek to capitalize a real personality, both outwardly and inwardly.

Lee M. Hutchins.

#### Drug Store the Result of Systematic Saving.

Fremont, Nov. 10—The drug business of George Baars, of Fremont, is doing a business of \$16,000 per year on a stock of \$4,000. This is the record since Mr. Baars purchased the store from Angus Stewart in 1920. Since that time Mr. Baars has bought both the stock and the buildings, the combined cost of which was \$9,250, all of which is paid except \$350. Mr. Baars has been enabled to do this by reason of his systematic saving.

When George was 17 years old, June, 1912, he entered the employ of Mr. Stewart at \$3.50 per week. This

In the fall of 1915 he entered Ferris Institute, at Big Rapids, where he took the two-year graduation course in pharmacy, but completed it in one year. His average examination standing was 93 per cent., while he passed the State examination with an average of 82 per cent.

When through school he returned to Mr. Stewart's employ at \$21 per week, but remained only a month at this time. Wishing to enlarge his experience, he managed a drug store at Muskegon for four months and then came back to Mr. Stewart, where he remained until he entered the army in June, 1918.

He was discharged from the army in 1919 and took his old position at \$22.50 per week. He continued until Jan. 1, 1920, when he purchased the drug stock of Mr. Stewart for \$3,500, paying \$1,000 down. By Aug. 20, 1922, he had it all paid up.

He married in November, 1920, and since then he has had his wife's help and inspiration in the store. The first year he owned the business he increased it from \$10,017 to \$16,159. He has maintained the figures around this each year, the past year's business being \$15,862. Fremont is situated in an exclusively farming region, which has been hard hit the past four or five years, and this amount of business is considered wonderful, there being also another drug store in the town.

On Jan. 10 of the current year, Mr. Baars purchased the building from Mr. Stewart at a cost of \$5,750. His systematic savings enabled him to pay \$5,100 down and he has paid \$300 since leaving an indebtedness of only \$350. He has also expended \$600 in alterations to the building. Since his marriage he has also bought and paid for a residence at a cost of \$2,250.

During the time he was depositing \$5 weekly, he, with three other young men, made a week end visit at Drenthe but on the way home became snowbound at Muskegon. They were compelled to remain there a week in a hotel. Mr. Baars had to borrow money from a school friend and his efforts to repay this kept him from making a few of his usual deposits. This time and his war period were the only times he has ever missed this weekly schedule.

A glance at his pass books shows some interesting things. In one bank from Nov. 26, 1920, to Jan. 10, 1925, he never missed a weekly deposit and in his period of over four years, he made but two withdrawals. One of these was a loan of \$400 to a relative and the other a payment on the building. In another bank he deposited weekly from April 9, 1923, to Jan. 10, 1925, with only one withdrawal, a payment on the building on the latter date.

After having a home of his own, he started a checking account for personal expenses. He deposited \$15 weekly in this account and also \$18 monthly that he received for rent for part of his house. His personal expenses have never exceeded his deposits in this account. A Christmas savings card of the present year, on which \$5 is deposited weekly, shows every week punched.

Mr. Baars says that systematic savings is the only way to get ahead. He says that if a week or more is skipped, it is hard to catch up and too discouraging. He scrimped in his early days to make these regular deposits, but he feels his sacrifices were well made.

H. L. Spooner.

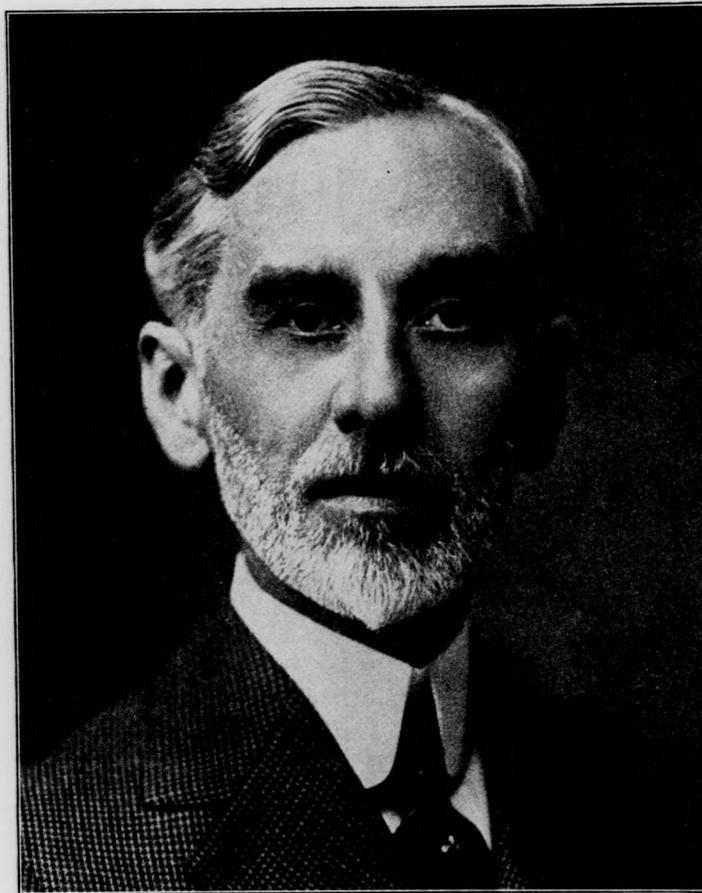
#### Very Singular.

"Is pants singular or plural?" the stenographer asked the boss.

"If a man wears 'em it's plural," he replied.

"Well, if he doesn't—"

"Then it's singular," added the boss.



Lee M. Hutchins.

all the outer appearances and defects that there may be and shines out to such an extent that we realize at once that there is a personality somewhere there that is worth while. As in the matter of finance, it takes character to make credit and we are pleased to say that the men and women of the world and those, who prize their credit very highly, realize thoroughly that character is the first essential attribute by which worthiness for credit in any field of undertaking is made possible. Attractive, pleasing and worth while personality is something that must be developed from within to be expressed outwardly. The personality of the right kind or nature should be capitalized by every individual. Cleanliness, good order, outward appearance and character, in all the fields of undertaking, such as literature, science, busi-

ness, seemed a very small stipend for the long hours required, but George was determined to learn the pharmacy business and he stuck to it. When school started that fall, he worked mornings before school, a half hour at noon, after school and in the evening. His salary remained the same. But the next vacation period he received \$7 per week. Each year he received an increase in pay, running from \$7 to \$9 to \$15 and \$18 for the vacation periods and from \$3.50 to \$4 to \$6 to \$7 for part time work.

The first week he worked he began a savings account at the bank, and only twice since then has he failed to make weekly deposits. One of these was when he enlisted in the kaiser's war and the other was due to getting snowbound when away from home. He received his salary each Saturday night and each Monday morning found him a visitor at the savings teller's window at the bank. With each increase of salary came a corresponding increase in the weekly deposit.



# GROCERY PRICE CURRENT

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

## ADVANCED

- Canned Cherries
- Canned Salmon
- Canned Lobsters
- Canned Sardines
- Raisins
- Olives

## DECLINED

Sugar

### AMMONIA

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



### AXLE GREASE

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

### BAKING POWDERS

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

### BEECH-NUT BRANDS.



- Mints, all flavors ----- 60
- Gum ----- 70
- Fruit Drops ----- 70
- Caramels ----- 70
- Sliced bacon, large ----- 4 95
- Sliced bacon, medium 3 00
- Sliced beef, large ----- 4 60
- Sliced beef, medium ----- 2 80
- Grape Jelly, large ----- 4 50
- Grape Jelly, medium ----- 2 70
- Peanut butter, 16 oz. 4 70
- Peanut butter, 10 1/2 oz. 3 25
- Peanut butter, 6 1/2 oz. 3 00
- Peanut butter, 3 1/2 oz. 1 25
- Prepared Spaghetti ----- 1 40
- Baked beans, 16 oz. 1 40



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

### BREAKFAST FOODS

- Cracked Wheat, 24-2 3 85
- Cream of Wheat, 18s 3 90
- Cream of Wheat, 24, 14 oz. 3 05
- Pillsbury's Best Cer'l 2 20
- Quaker Puffed Rice ----- 5 20
- Quaker Puffed Wheat 4 30
- Quaker Brfst Biscuit 1 90
- Ralston Branos ----- 3 20
- Ralston Food, large ----- 4 00
- Saxon Wheat Food ----- 3 90
- Vita Wheat, 12s ----- 1 80
- Post's Brands.
- Grape-Nuts, 24s ----- 3 80
- Grace-Nuts, 100s ----- 2 75
- Instant Postum, No. 8 5 40

- Instant Postum, No. 9 5 00
- Instant Postum No. 10 4 60
- 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
- Shaver ----- 1 80
- No. 50 ----- 2 00
- Peerless ----- 2 60

### SHOE

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

### BUTTER COLOR

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

### CANDLES

- Electric Light, 40 lbs. 12 1
- Plumber, 40 lbs. ----- 12 8
- Paraffine, 6s ----- 14 1/2
- Paraffine, 12s ----- 14 1/2
- Wicking ----- 40
- Tudor, 6s, per box ----- 30

### CANNED FRUIT.

- Apples, 3 lb. Standard 1 50
- Apples, No. 10 ----- 4 50@5 75
- Apple Sauce, No. 10 7 50
- Apricots, No. 1 1 75@2 00
- Apricots, No. 2 ----- 3 00
- Apricots, No. 2 1/2 3 00@3 75
- Apricots, No. 10 ----- 9 25
- Blackberries, No. 10 10 25
- Blueber's, No. 2 2 00@2 75
- Blueberries, No. 10 ----- 13 00
- Cherries, No. 2 ----- 3 50
- Cherries, No. 2 1/2 ----- 4 00
- Cherries, No. 10 ----- 13 00
- Loganberries, No. 2 ----- 3 00
- Loganberries, No. 10 10 00
- Peaches, No. 1 1 25@1 80
- Peaches, No. 1, Sliced 1 40
- Peaches, No. 2 ----- 2 75
- Peaches, No. 2 1/2 Mich 3 25
- Peaches, 2 1/2 Cal. 3 25@3 75
- Peaches, 10, Mich. ----- 8 50
- Pineapple, 1, sl. 1 80@2 00
- Pineapple, 2, br. sl. 2 80@3 00
- Pineapple, 2 1/2, sl. 2 65@2 85
- Pineapple, 2, cru. 2 60@3 75
- Pineapple, 10 cru. ----- 11 50
- Pears, No. 2 ----- 4 00
- Pears, No. 2 1/2 ----- 4 25@4 75
- Plums, No. 2 ----- 2 40@2 60
- 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@5 50
- Strawberries, No. 10 12 00

### CANNED FISH.

- Clam Ch'der, 10 1/2 oz. 1 85
- Clam Ch., No. 3 ----- 3 50
- Clams, Steamed, No. 1 2 00
- Clams, Minced, No. 1 3 25
- Finnan Haddie, 10 oz. 3 30
- Clam Bouillon, 7 oz. ----- 2 50
- Chicken Haddie, No. 1 2 75
- Fish Flakes, small ----- 1 35
- Cod Fish Cake, 10 oz. 1 85
- Cove Oysters, 5 oz. ----- 1 90
- Shrimp, No. 1/4, Star 2 85
- Shrimp, 1, wet 2 10@2 25
- Sard's, 1/4 Oil, Ky 5 25@6 00
- Sardines, 1/4 Oil, K'less 4 90
- Sardines, 1/4 Smoked 6 75
- Salmon, Warrens, 1/2s 2 75
- Salmon, Red Alaska 4 10
- Salmon, Med. Alaska 3 40
- Salmon, Pink Alaska 1 85
- Sardines, Im. 1/4, ea. 10@28
- Sardines, Im., 1/2, ea. 25
- Sardines, Cal. ----- 1 65@1 80
- Funa, 1/2, Albocore ----- 95
- Funa, 1/4s, Curtis, doz. 2 20
- Funa, 1/2s, 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. sil. 1 85

- Beef, No. 1/4, Qua. sil. 1 75
- Beef, 5 oz., Qua. sil. 2 50
- Beef, No. 1, B'nut, sil. 4 50
- Beefsteak & Onions, s 2 75
- Chili Con Ca., 1s 1 35@1 45
- Deviled Ham, 1/4s ----- 2 20
- Deviled Ham, 1/2s ----- 3 60
- Hamburg Steak & Onions, No. 1 ----- 3 15
- Potted Beef, 4 oz. ----- 1 10
- Potted Meat, 1/4 Libby 52 1/2
- Potted Meat, 1/2 Libby 92 1/2
- Hersheys, 1/4s ----- 33
- Hersheys, 1/2s ----- 33
- Huyler ----- 36
- Lowney, 1/4s ----- 40
- Lowney, 1/2s ----- 40
- Lowney, 5 lb. cans ----- 31
- Runkles, 1/2s ----- 34
- Runkles, 1/5s ----- 33
- Van Houten, 1/4s ----- 75
- Van Houten, 1/2s ----- 75

### Baked Beans

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

### CANNED VEGETABLES.

- Asparagus.
- No. 1, Green tips 4 60@4 75
- No. 2 1/2, Lge. Green 4 50
- W. Bean, cut ----- 2 25
- W. Beans, 10 ----- 8 50@12 00
- Green Beans, 2s 2 00@2 75
- Gr. Beans, 10s 7 50@12 00
- L. Beans, 2 gr. 1 35@1 65
- Lima Beans, 2s, Soaked 95
- Red Kid. No. 2 1 20@1 35
- Beets, No. 2, wh. 1 75@2 40
- Beets, No. 2, cut ----- 1 60
- Beets, No. 3, cut ----- 1 80
- Corn, No. 2, Ex. Star 1 65
- Corn, No. 2, Fan. 1 80@1 35
- Corn, No. 2, Fy. glass 3 25
- Corn, No. 10 ----- 7 50@16 75
- Hominy, No. 3 1 00@1 15
- Okra, No. 2, whole ----- 1 80
- Okra, No. 2, cut ----- 1 90
- Dehydrated Veg. Soup ----- 45
- Dehydrated Potatoes, lb. ----- 38
- Mushrooms, Hotels ----- 48
- Mushrooms, Choice ----- 48
- Mushrooms, Sur Extra 70
- Peas, No. 2, E. J. 1 75@1 85
- Peas, No. 2, Sift. ----- 2 00
- Peas, No. 2, Ex. Sift. ----- 2 85
- Peas, Ex. Fine, French 25
- Pumpkin, No. 3 1 35@1 50
- Pumpkin, No. 10 4 75@6 00
- Pimentos, 1/4, each 13@14
- Pimentos, 1/2, each ----- 27
- Sw't Potatoes, No. 2 1 60
- Sauerkraut, No. 3 1 40@1 50
- Succotash, No. 3 1 65@2 50
- Succotash, No. 2, glass 3 80
- Spinach, No. 1 ----- 1 25
- Spinach, No. 2 ----- 1 60@1 90
- Spinach, No. 3 ----- 2 10@2 50
- Spinach, No. 10 ----- 6 00@7 00
- Tomatoes, No. 2 1 30@1 35
- Tomatoes, No. 3 1 75@1 90
- Tomatoes, No. 3, glass 3 60
- Tomatoes, No. 10 ----- 7 50

### CATSUP.

- B-nut, Small ----- 3 70
- Lily Valley, 14 oz. ----- 3 60
- Lily 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 85
- Sniders, 18 oz. ----- 3 85
- Quaker, 8 1/2 oz. ----- 1 25
- Quaker, 10 1/2 oz. ----- 1 40
- Quaker, 14 oz. ----- 1 90
- Quaker, Gallon Glass 12 50

### CHILI SAUCE

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

### OYSTER COCKTAIL.

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

### CHEESE

- Roquefort ----- 53
- Kraft, Small tins ----- 1 65
- Kraft, American ----- 1 65
- Chili, small tins ----- 1 65
- Pimento, small tins ----- 1 65
- Roquefort, small tins 2 25
- Camenbert, small tins 2 25
- Wisconsin New ----- 28 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 ----- 70
- Beechnut ----- 65
- Doublemint ----- 65
- Juicy Fruit ----- 65
- Peppermint, Wrigleys ----- 65
- Spearmint, Wrigleys ----- 65
- Wrigley's P-K ----- 65
- Zeno ----- 65
- Teaberry ----- 65

### CHOCOLATE.

- Baker, Caracas, 1/4s ----- 37
- Baker, Caracas, 1/2s ----- 35
- Hersheys, Premium, 1/4s 35
- Hersheys, Premium, 1/2s 36
- Runkle, Premium, 1/2s ----- 33
- Runkle, Premium, 1/5s ----- 36
- Vienna Sweet, 1/4s ----- 36

### COCOA.

- Bunte, 1/4s ----- 45
- Bunte, 1/2 lb. ----- 32
- Bunte, lb. ----- 32
- Droste's Dutch, 1 lb. ----- 8 50
- Droste's Dutch, 1/2 lb. 4 50
- Droste's Dutch, 1/4 lb. 2 50
- Hersheys, 1/4s ----- 33
- Hersheys, 1/2s ----- 33
- Huyler ----- 36
- Lowney, 1/4s ----- 40
- Lowney, 1/2s ----- 40
- Lowney, 5 lb. cans ----- 31
- Runkles, 1/2s ----- 34
- Runkles, 1/5s ----- 33
- Van Houten, 1/4s ----- 75
- Van Houten, 1/2s ----- 75

### COCOANUT

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

### CLOTHES LINE.

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

### COFFEE ROASTED

- Bulk
- Rio ----- 29
- Santos ----- 35@37
- 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 ----- 12
- Frank's 50 pkgs. ----- 4 25
- Hummel's 50 lb. ----- 10 1/2

### CONDENSED MILK

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

### MILK COMPOUND

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

### EVAPORATED MILK

- Quaker, Tall, 4 doz. ----- 4 85
- Quaker, Baby, 8 doz. 4 75
- Quaker, Gallon, 1/2 doz. 4 75
- Blue Grass, Tall 48 ----- 4 75



- 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

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

### CIGARS

- G. J. Johnson's Brand
- G. J. Johnson Cigar, 10c ----- 75 00
- Tunis Johnson Cigar Co.
- Van Dam, 10c ----- 75 00
- Little Van Dam, 5c ----- 37 50

### Worden Grocer Co. Brands

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

### CONFECTIONERY

- Stick Candy Pails
- Standard ----- 17
- Jumbo Wrapped ----- 19
- Pure Sugar Sticks 600s 4 30
- Big Stick, 20 lb. case 30
- Mixed Candy
- Kindergarten ----- 13
- Leader ----- 16
- X. L. O. ----- 13
- French Creams ----- 17
- Cameo ----- 12
- Grocers ----- 20

### Fancy Chocolates

- 5 lb. Boxes
- Bittersweets, Ass'ted 1 70
- Choc. Marshmallow Dp 1 70
- Milk Chocolate A A 1 70
- Nibble Sticks ----- 1 85
- 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
- Favorites ----- 20
- Superior, Boxes ----- 24

### Lozenges. Pails

- A. A. Pep. Lozenges 19
- A. A. Pink Lozenges 19
- A. A. Choc. Lozenges 19
- Motto Hearts ----- 29
- Malted Milk Lozenges 22

### Hard Goods. Pails

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

### Cough Drops Bxs.

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

### Package Goods

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

### Specialties.

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

### COUPON BOOKS

- 100 Economic grade 3 50
  - 150 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 ----- 33

### 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 ----- 66

### Currants

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

### Dates

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

HORSE RADISH
Per doz., 5 oz. 1 20

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

JELLY GLASSES
8 oz., per doz. 37

OLEOMARGARINE
Kent Storage Brands.
Good Luck, 1 lb. 28
Good Luck, 2 lb. 27 1/2
Gilt Edge, 1 lb. 28
Gilt Edge, 2 lb. 27 1/2
Delicia, 1 lb. 23 1/2
Delicia, 2 lb. 23
Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb. 23
Nucoa, 2 and 5 lb. 24 1/2
Wilson & Co.'s Brands
Certified 25 1/2
Nut 20
Special Role 25 1/2

MATCHES

Swan, 144 5 00
Diamond, 144 box 6 60
Searchlight, 144 box 6 00
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. 2 1/2, 24 cans to cs. 6 45
No. 1 1/2, 36 cans to cs. 5 30
Green Brer Rabbit
No. 10, 6 cans to case 4 60
No. 5, 12 cans to case 4 85
No. 2 1/2, 24 cans to cs. 5 10
No. 1 1/2, 36 cans to cs. 4 30
Aunt Dinah Brand.
No. 10, 6 cans to case 3 00
No. 5, 12 cans o case 3 25
No. 2 1/2, 24 cans o cs. 3 50
No. 1 1/2, 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, 2 1/2 lb. Wh. L. 5 20
Dove, 36, 2 lb. Black 4 30
Dove, 24, 2 1/2 lb. Black 3 90
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 5 15

NUTS.

Whole
Almonds, Terregona 28
Brazil, New 25
Fancy mixed 22
Filberts, Stely 25
Peanuts, Virginia Raw 20
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 12
Peanuts, Jumbo, rstd 13
Pecans, 3 star 24
Pecans, Jumbo 20
Walnuts, California 28
Salted Peanuts.
Fancy, No. 1 12
Jumbo 18
Shelled.
Almonds 70
Peanuts, Spanish, 125 lb. bags 11
Filberts 32
Pecans 1 10
Walnuts 60
Bulk, 3 gal. keg 5 25
OLIVES.
Bulk 5 gal. keg 8 00
Quart Jars, dozen 6 50
Bulk, 2 gal. keg 3 40

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

PARIS GREEN
1 1/2 31
1 1/4 29
1 1/2 and 5 27

PEANUT BUTTER.



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

PETROLEUM PRODUCTS

Iron Barrels
Perfection Kerosine 12.1
Red Crown Gasoline, Tank Wagon 15.7
Solite Gasoline 19.7
Gas Machine Gasoline 33.2
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
Transmission Oil 62.2
Finol, 4 oz. cans, doz. 1 45
Finol, 8 oz. cans, doz. 2 25
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
30 gallon, 500 10 00
Dill Pickles.
600 Size, 15 gal. 14 00
PIPER.
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 & H'f 16 @ 17 1/2
Good Steers & H'f 13 1/2 @ 15
Med. Steers & H'f 10 @ 12 1/2
Com. Steers & H'f 10 @ 12 1/2
Cows.
Top 14
Good 12 1/2
Medium 11
Common 10
Veal.
Top 18
Good 16
Medium 14
Lamb.
Spring Lamb 28
Good 26
Medium 23
Poor 20
Mutton.
Good 14
Medium 12
Poor 10
Pork.
Light hogs 16
Medium hogs 16
Heavy hogs 15
Loins 25
Butts 22
Shoulders 18 1/2
Spareribs 17
Neck bones 96

PROVISIONS

Barreled Pork
Clear Back 24 50 @ 35 00
Short Cut Clear 34 50 @ 35 00
Dry Salt Meats
S P Bellies 28 00 @ 30 00
Lard
Pure in tierces 18
60 lb. tubs advance 1 1/4
50 lb. tubs advance 1 1/4
20 lb. pails advance 3/4
10 lb. pails advance 1/2
5 lb. pails advance 1/4
3 lb. pails advance 1/8
Compound tierces 13
Compound, tubs 13 1/2

Sausages
Bologna 12 1/2
Liver 12
Frankfort 17
Pork 18 @ 20
Veal 19
Tongue, Jellied 22
Headcheese 18

Smoked Meats
Hams, Cert., 14-16 lb. 30
Hams, Cert., 16-18 lb. 31
Ham, dried beef sets @ 25
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 3 00
Moist in glass 8 00
Pig's Feet
Cooked in Vinegar
1/4 bbls. 1 55
1/2 bbls., 35 lbs. 2 75
3/4 bbls. 5 30
1 bbl. 16 00

Tripe.
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00
Hogs, per lb. @ 42
Beef, round set 14 @ 26
Beef, middles, set. 25 @ 30
Sheep, a skeln 1 75 @ 2 00

RICE

Fancy Blue Rose 08 1/2
Fancy Head 09
Broken 06

ROLLED OATS

Steel Cut, 100 lb. sks. 3 25
Silver Flake, 12 Fam. 2 50
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 70
Mothers, 12s, Ill'num 3 25
Silver Flake, 18 Reg. 1 50
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, bbls. 1 80
Granulated, 60 lbs. cs 1 35
Granulated, 36 2 1/2 lb. packages 2 25

COD FISH

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

Holland Herring

Mixed, Kegs 1 15
Mixed, half bbls. 12 75
Queen, bbls. 1 25
Milkers, Kegs 1 25
Milkers, half bbls. 13 75
Milkers, bbls. 1 25

Herring

K K K K, Norway 20 00
8 lb. pails 1 40
Cut Lunch 95
Boned, 10 lb. boxes 20
Lake Herring
1/2 bbl., 100 lbs. 6 50
Mackerel
Tubs, 100 lb. fncy fat 24 50
Tubs, 60 count 6 00
White Fish
Med. Fancy, 100 lb. 13 00

SHOE BLACKENING

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

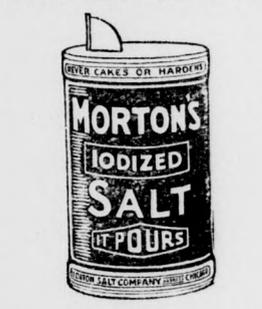
STOVE POLISH.

Blackline, per doz. 1 35
Black Silk Liquid, dz. 1 48
Black Silk Paste, doz. 1 25
Enamaline Paste, doz. 1 35
Enamaline Liquid, dz. 1 35
E. Z. Liquid, per doz. 1 40
Radium, per doz. 1 85
Rising Sun, per doz. 1 35
654 Stove Enamel, dz. 2 80
Vulcanol, No. 5, doz. 95
Vulcanol, No. 10, doz. 1 35
Stovoll, per doz. 3 00

SALT.

Colonial, 24, 2 lb. 90
Colonial, Iodized, 24-2 2 48
Med. No. 1. Bbla. 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 50
28, 10 lb. Table 4 75
28 lb. bags, Table 4 40



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



Worcester
Bbls. 30-10 sks. 5 40
Bbls. 60-5 sks. 5 55
Bbls. 120-2 1/2 sks. 6 05
100-3 lb. sks. 6 05
Bbls., 250 lb. bulk: 4 00
A-Butter 4 00
Plain, 50 lb. blks. 4 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, 12 Large 3 20
Golden Rod, 24 4 25
Jinx, 3 doz. 4 50
La France Laun., 4 dz. 3 60
Luster Box, 54 3 75
Miracle C., 12 oz., 1 dz 2 25
Old Dutch Clean 4 dz 7 40
Queen Ann, 60 oz. 2 40
Rinso, 100 oz. 5 75
Rub No More, 100, 10 oz. 3 85
Rub No More, 18 Lg. Spotless Cleanser, 48, 20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapolio, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 24 Large 7 20
Speedee, 3 doz. 4 00
Sunbrite, 72 doz. 4 00
Wyandotte, 48 4 75

SPICES.

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

Nutmegs, 105-110 @ 70
Pepper, Black @ 25
Pure Ground in Bulk
Allspice, Jamaica @ 18
Cloves, Zanzibar @ 42
Cassia, Canton @ 25
Ginger, Cochin @ 30
Mustard @ 28
Mace, Penang @ 1 15
Peper, Black @ 1 30
Nutmegs @ 75
Pepper, White @ 43
Pepper, Cayenne @ 32
Paprika, Spanish @ 42

Seasoning
Chili Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 1 30
Onion Salt 1 35
Garlic 3 25
Ponely, 3 1/2 oz. 4 50
Kitchen Bouquet 4 50
Laurel Leaves 20
Marjoram, 1 oz. 90
Savory, 1 oz. 90
Thyme, 1 oz. 90
Turmeric, 2 1/2 oz. 90

STARCH
Kingsford, 40 lbs. 11 1/4
Powdered, bags 4 50
Argo, 48-1 lb. pkgs. 4 05
Cream, 48-1 4 80
Quaker, 40-1 7 1/2

Gloss
Argo, 48, 1 lb. pkgs. 4 05
Argo, 12, 3 lb. pkgs. 2 96
Argo, 8, 5 lb. pkgs. 3 35
Silver Gloss, 48 is 11 1/4
Elastic, 64 pkgs. 5 35
Tiger, 48-1 3 50
Tiger, 50 lbs. 06

CORN SYRUP.

Penick Golden Syrup
6, 10 lb. cans 2 61
12, 5 lb. cans 2 81
24, 2 1/2 lb. cans 2 91
24, 1 1/2 lb. cans 2 09

Crystal White Syrup

6, 10 lb. cans 2 99
12, 5 lb. cans 3 19
24, 2 1/2 lb. cans 3 34
24, 1 1/2 lb. cans 3 36

Penick Maple-Like Syrup

6, 10 lb. cans 3 74
12, 5 lb. cans 3 94
24, 2 1/2 lb. cans 4 09
24, 1 1/2 lb. cans 2 86

Unkle Ned

6, 10 lb. cans 2 96
12, 5 lb. cans 3 16
24, 2 1/2 lb. cans 3 26
24, 1 1/2 lb. cans 2 30

Corn

Blue Karo, No. 1 1/2 2 27
Blue Karo, No. 5, 1 dz. 3 11
Blue Karo, No. 10 2 91
Red Karo, No. 1 1/2 2 57
Red Karo, No. 5, 1 dz. 3 49
Red Karo, No. 10 3 29

Imt. Maple Flavor.

Orange, No. 1 1/2, 2 dz. 3 00
Orange, No. 5, 1 doz. 4 19
Orange, No. 10 3 99

Maple.

Green Label Karo, 5 19
Green Label Karo 5 19
Maple and Cane
Mayflower, per gal. 1 55

PRIDE OF KANUCK SYRUP

1 Case, 24 Pints 6 50
1 Case, 12 Quarts 5 50
1 Case 6 1/2 Gallons 5 00
1 Case, 3-1 Gallons 4 50
1 5-Gallon Jacket Can 7 00

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

TEA.

Japan.
Medium 27 @ 33
Choice 37 @ 46
Fancy 54 @ 63
No. 1 Nibbs 56
1 lb. pkg. Sifting 12
Gunpowder
Choice 32
Fancy 42
Ceylon
Pekoe, medium 65
English Breakfast
Congou, Medium 23
Congou, Choice 35 @ 36
Congou, Fancy 42 @ 43

Oolong

Medium 36
Choice 45
Fancy 50

TWINE

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

VINEGAR

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

WICKING

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

WOODENWARE

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

Churns.

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

Egg Cases

No. 1, Star Carrier 5 00
No. 2, Star Carrier 10 00
No. 1, Star Egg Trays 6 25
No. 2, Star Egg Trays 12 50
Mop Sticks
Trojan spring 2 00
Eclipse patent spring 2 00
No. 2, pat. brush hold 2 00
Ideal No. 7 1 50
12 oz. Cot. Mop Heads 2 50
16 oz. Ct. Mop Heads 3 20

Pails

10 qt. Galvanized 2 50
12 qt. Galvanized 2 75
14 qt. Galvanized 3 10
12 qt. Flaring Gal. Ir. 5 00
10 qt. Tin Dairy 4 04
16 oz. Ct. Mop Heads 3 20

Traps

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

Tubs

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

Washboards

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

Window Cleaners

12 in. 1 65
14 in. 1 85
16 in. 2 30
Wood Bowls
13 in. Butter 5 00
15 in. Butter 9 00
17 in. Butter 18 00
19 in. Butter 25 00

WRAPPING PAPER

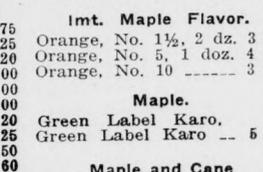
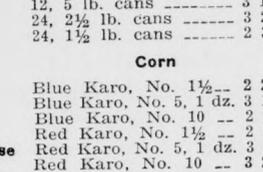
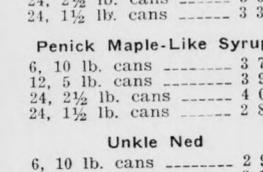
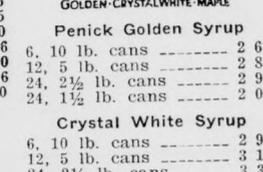
Fibre, Manila, white. 05%
No. 1 Fibre 08
Butchers Manila 06
Kraft 05
Kraft Stripe 09 1/2

YEAST CAKE

Magic, 3 doz. 2 70
Sunlight, 3 doz. 2 70
Sunlight, 1 1/2 doz. 1 85
Yeast Foam, 3 doz. 2 70
Yeast Foam, 1 1/2 doz. 1 85

YEAST-COMPRESSED

Fleischmann, per doz. 30



**Good Eggs Cursed By Branding Laws.**

In the olden days we thought that the only manner in which to dispose of an apparent temporary oversupply of eggs was to treat the public to a period of demoralized prices—away below the intrinsic value of the food.

The butter trade was faced with such an apparent oversupply of butter last fall. An advertising fund was collected—a fund which appeared pitifully inadequate in the face of the magnitude of the undertaking of creating a demand for so heavy a surplus of butter, but even the moderate amount of well-directed advertising of butter had a wonderful result in stimulating the use of the product. I am told that the impetus given to butter consumption by that campaign last winter is still evidenced by an apparently permanent increased per-capita use of butter.

If the consumption of eggs can be increased by such advertising anywhere near to the proportions shown by the butter campaign we will certainly have something to turn to in an emergency which savors of real intelligence instead of the old and idiotic method of sitting by while prices smash and watching the newspapers headline us with ridicule.

The egg industry is still discriminated against by law nearly all over this land by the cold storage egg marketing and branding laws. Any mention of this subject is sure to draw fire. Some one immediately wants to know "What is a fresh egg?" and "What is a storage egg?"

Executive Secretary Harrison F. Jones has reared up and announces that he can prove that a cold storage egg is a fresh egg, said Mr. Jones. "Here is my line of reasoning: The word 'fresh' has no meaning in connection with age or time. It has merely to do with condition or state. We speak of 'fresh' meat, referring to the condition of the meat and to describe it as opposed to corned beef, dried beef, smoked beef, bologna or ham, bacon, pickled pork, etc.

"'Fresh' meat is 'fresh' meat regardless of whether it was recently dressed or whether it has been 'kept fresh' in cold storage. We apply the term 'fresh' to fruits and vegetables in order to distinguish 'fresh' fruits and vegetables from dried, canned, pickled or preserved ones.

"I advance the thought that so long as the food product retains its edibility and wholesomeness and principal characteristics as to form, flavor, palatability, color, etc., it remains 'fresh' because it is the identical product produced by nature.

"Where the product has been changed by processing or curing to the extent that its principal characteristics and its original form have been changed, then to all intents and purposes it is another and a different product. No one will be heard to say that fresh beef and dried beef are identical, or that a grape is a raisin or a plum is a prune.

"When we consider eggs that remain in the shell and retain their wholesomeness and all their principal

characteristics, and are to all intents and purposes just as nature made them to the extent that experts cannot, with any degree of certainty, detect differences between 'fresh' and 'cold storage' it is our contention that they are in fact still 'fresh' eggs, no matter what their history, their age, nor where or how they were held or preserved in this condition.

"If this logic be well founded, then a 'cold storage' egg is of dual character—it is at once both 'fresh' and 'cold storage,' and the consumer cannot be defrauded in a moral sense in his actual transactions.

"There are among us merchants who have been so astute as to have capitalized the apparent handicap of storage branding eggs and turned it to account in a manner so that they have increased their sales and their profits very satisfactorily; and this they have done in a perfectly legitimate manner.

"I refer to those merchants who have taken advantage of the fact that they are obliged to have the words 'cold storage' printed on the cartons in which their eggs are distributed by prefacing those words with the words 'kept fresh in (or by) cold storage' and supplementing this carton legend with circular or pamphlet advertising setting forth to the consumer the superior quality of their product.

Wayne F. Waller,  
Chairman National Egg Committee.

No one may notice the fact that your store is spick and span, but some one will notice if it is dirty.

**Some labels are tongue-tied**

The unknown label can only say: "I'm milk." Says the customer: "Never heard of you." But the Carnation label tells a real story. And the customer answers: "I know you. I've seen your picture in the magazines. My friends often mention you." Yes, it's a lot easier and more profitable to sell goods which can speak for themselves.

Carnation Milk Products Co.  
1123 Carnation Bldg.  
Oconomowoc, Wis.



© 1925, Carnation Milk Products Co.

**Announcement—**

*We take pleasure in announcing to the trade that we have acquired by purchase a substantial portion of the stock holdings of H. Leonard & Sons and will continue the business under new management with officers as follows:*

C. H. LEONARD, President.  
N. L. AVERY, Vice President  
W. G. PETERKIN, Secretary

J. R. DE VRIES, Treas. & Mgr.  
R. A. UTTER  
C. HERLEIN

H. SMITH  
C. R. FOLKERTSMA  
Y. BERG

Back of the new corporation are men who are experts in their several lines and who are doing their utmost to give you the Merchandise and Service you want. Below are the names of a few of the men who in a special sense are the points of contact between us and you. When you have something out of the ordinary it may be worth your while to address your letter direct to one of the men named below. And when you come into the house it will pay you (and them) to make the acquaintance of as many of these men as possible.

**BUYERS**

W. G. PETERKIN  
Crockery, Glassware and House Furnishing Dept.

C. HERLEIN  
Toys and Fancy Goods Dept.

R. A. UTTER  
Silverware Dept.

**SALESMEN**

C. R. FOLKERTSMA  
Y. BERG  
H. SMITH  
TED BUTCHER  
R. BERG  
CHAS. LAWRENCE

R. A. UTTER  
H. EDWARDS  
C. N. MENDELS  
FRED BLOOMBERG  
L. MITCHELL  
A. WATERLOO

All of the above named have been with the Leonard establishment many years and are thoroughly familiar with their respective departments. We shall aim to retain the good name the house has always enjoyed with the trade and also undertake to add to the reputation maintained for the past eighty-one years Showing Right Goods—Low Prices—Fair Dealings—Prompt Shipments and Excellent Service.

**SEND FOR CATALOGS SHOWING LOWEST PRICES ON QUICK SELLING LINES OF**

China, Crockery, Glassware, House Furnishings, Refrigerators, Lamp Goods, Silverware,  
Fancy Goods, Toys, Hotel, Restaurant Equipment, Janitor's Supplies

Grand Rapids

**H. LEONARD & SONS**  
WHOLESALEERS, IMPORTERS & MANUFACTURERS' AGENTS

Michigan

**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Oct. 31.—We have to-day received schedules, order of reference and adjudication in matter of Harry A. Stidd, individually and formerly doing business as Van's Garage, Bankrupt No. 2801. The matter has been referred to Charles E. Blair, as referee in bankruptcy. The bankrupt is a resident of Grand Rapids, and his occupation is that of a mechanic. The schedules show assets of \$286.97, with liabilities of \$4,361.18. 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:

Air Reduction Sales Co., Detroit	4.86
Becker Auto Co., Grand Rapids	28.02
Breen & Halladay Fuel Co., Grand Rapids	91.72
Bond Welding Shop, Grand Rapids	14.85
Brown & Sehler Co., Grand Rapids	60.71
Cheyen Bros., Henison	75.00
Comstock & Graves, Grand Rapids	57.75
Crandle, John, Grand Rapids	35.00
Dykhouse's Garage, Kalamazoo	14.60
Electric Construction Co., Grand Rapids	16.41
Fyrac Mfg. Co., Rockford, Ill.	22.88
John Faasen, Indianapolis	500.00
J. H. Gingrich & Sons, Grand Rap.	11.35
Hanink & Vrugink, Grand Rapids	12.50
R. M. Hollingshead, Chicago	34.20
Ed. Kuipers, Grand Rapids	30.00
Lacey Co., Grand Rapids	21.27
Perry E. Nicholas, Grand Rapids	140.50
Osborne Co., Newark, N. J.	30.00
Pulte-Korreck Co., Grand Rapids	13.37
Piston Service Co., Grand Rapids	12.05
O. E. Richards, Grand Rapids	59.50
Benj. Spaanstra, Grand Rapids	25.00
Square Deal Garage, Grand Rapids	52.00
Wm. Scott, Grandville	600.00
E. P. Scott, Grandville	715.75
South End Leader, Grand Rapids	10.00
Sherwood Hall Co., Grand Rapids	23.11
Swinehart Tire & Rub. Co., Detroit	33.39
Tubbs Oil Co., Grand Rapids	350.00
Tide Water Oil Co., Chicago	92.79
Tisch Auto Supply Co., Grand Rap.	86.67
Todd Protectograph Co., New York	17.20
Universal Oil Co., Detroit	20.00
United Service Garage, Grand Rap.	60.35
United Motor Products Co., Grand Rapids	427.00
Viscosity Oil Co., Chicago	20.01
Vacuum Oil Co., Chicago	112.46
Welmers, Dykman Fuel Co., Grand Rapids	31.65
Wolverine Metal Specialties Co., Grand Rapids	20.80
F. F. Wood Motor Co., Grand Rap.	330.36
Warren Refining & Chemical Co., Cleveland	46.70

Oct. 29. (delayed). On this day was held the first meeting of creditors in the matter of Henry VanAllsburg, Bankrupt No. 2790. The bankrupt was present in person and by attorney, James E. Sullivan. Creditors were present by Connine & Connine. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. George D. Stribley, of Muskegon, was named trustee, and the amount of his bond placed at \$1,000. The first meeting then adjourned without date.

Oct. 30. On this day was held the sale of assets in the matter of A. H. Roberts, Bankrupt No. 2775. The bankrupt was not present in person. The original offer of L. R. Dougherty, of \$600 for all of the stock in trade and fixtures of the estate was accepted and confirmed. The meeting then adjourned without date.

On this day also was held the final meeting of creditors in the matter of William H. McCarty, doing business as McCarty Candy Co., Bankrupt No. 2622. The trustee's final report and account was considered and approved. There were no appearances other than the trustee. Claims were proved and allowed. Attorneys bills and other bills of the estate were considered and passed upon. An order was made for the payment of expenses of administration as far as the funds on hand will permit. There were no funds for any dividends for general creditors. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

Nov. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Arthur C. Lambert, Bankrupt No. 2803. The matter has been referred to Charles E. Blair as referee in bankruptcy. The bankrupt is a resident of Niles and his occupation is that of a painter and decorator. The schedules show assets of \$922.75, of which \$555 is claimed to be exempt, with liabilities of \$1,876.82. The first meeting of creditors will be called promptly and note of the same made herein. The list of the creditors of said bankrupt are as follows:

State of Michigan	\$ 85.00
Baer Brothers, New York	29.00
J. B. Pearce Co., Cleveland	13.70
Summitt Varnish Co., South Bend	91.87
Standard Varnish Co., New York	11.00
Lennon Wall Paper Co., Joliet	152.26
Heath-Milligan Mfg. Co., Chicago	100.00
Boydell Bros., Detroit	698.64
Protecto Products Corp., Chicago	39.30
Morgan Wall Paper Co., Chicago	530.00
Smith & Alsop, South Bend	83.52
Weiss Mussell Co., South Bend	18.51
Republic Paint Co., Chicago	unknown

Textile Leather Co., Kalamazoo -- 24.02  
Nov. 2. On this day was held the first meeting of creditors in the matter of Henry W. Scramlin, Bankrupt No. 2788. The bankrupt was present in person and by attorneys, Jackson, Fitzgerald & Dalm. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The meeting was then adjourned without date and the case closed and returned to the district court as a no-asset case.

In the matter of Pain Publishing Corporation, Bankrupt No. 2782, the first meeting of creditors has been called for Nov. 16.

Nov. 3. We have to-day received the schedules, order of reference and adjudication in the matter of Bernard McCarthy, Bankrupt No. 2804. The bankrupt is a resident of Grand Rapids and his occupation is that of a factory worker. The schedules show assets of \$300, of which \$250 is claimed as exempt, with liabilities of \$2,299.25. 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:

W. H. A. Lennon, Grand Rapids	\$100.00
H. H. Jordan, Grand Rapids	90.00
D. J. Johnson, Sparta	20.00
L. B. Stuart, Sparta	20.00
Frank Gillette, Sparta	15.00
Mrs. Esther Vander Hoff, Muskegon	80.00
Ryskamp Bros., Grand Rapids	25.60
Morris Sluyter, Grand Rapids	25.00
P. Steketee & Sons, Grand Rapids	73.00
H. J. Bennett, Grand Rapids	25.00
P. M. Railroad, Grand Rapids	42.47
Sprague Warner Co., Chicago	48.00
Lasting Broom Co., Evansville, Ind.	47.00
Chamberlain Medicine Co., Des Moines	24.30
Woolson Spice Co., Toledo	23.00
Chase & Woodruff, Kalamazoo	572.88
Perpetual Encyclopedia Corp., Chicago	65.00
Tanner Supply Co., Grand Rapids	624.00
Kent Storage Co., Grand Rapids	5.00
Hub Clothing Co., Grand Rapids	24.00
Henrietta Schultz, Grand Rapids	70.00
A. A. Johnson Co., Sparta	14.00
Stanley Jakobuski, Grand Rapids	150.00
Swift & Co., Grand Rapids	7.00
C. J. Sutton, Grand Rapids	50.00
A. H. Brott Lbr. Co., Baldwin	60.00

Nov. 2. We have to-day received the schedules, order of reference and adjudication in the matter of Harry S. Chambers, Bankrupt No. 2805. The bankrupt is a resident of Grand Rapids and his occupation is that of a laborer. The schedules show assets of \$1,050, of which the full interest is claimed as exempt, with liabilities of \$1,720. 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:

City of Grand Rapids	\$100.00
May K. Thomas, Grand Rapids	700.00
Jarvis & Co., Grand Rapids	45.00
Charles G. Willett & Co., Grand Rapids	800.00
H. E. G. Clark, Grand Rapids	75.00

Nov. 2. On this day was held the first meeting of creditors in the matter of Josiah Van Loo, Bankrupt No. 2793. The bankrupt was present in person and by attorneys Corwin & Norcross. One creditor was present in person. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. B. E. Cook, of Grand Haven, was appointed trustee, and the amount of his bond placed at \$1,000. The meeting then adjourned without date.

Nov. 2. On this day was held the first meeting of creditors in the matter of William W. Richards, Bankrupt No. 2792. The bankrupt was present in person and by attorney, W. G. Bessy. Creditors were present in person. The custodian of the estate was present also. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. M. N. Kennedy, of Kalamazoo, was appointed trustee, and the amount of his bond placed at \$500. The first meeting then adjourned without date.

In the matter of Harry A. Stidd, Bankrupt No. 2801, the funds for the first meeting have been received and the first meeting has been called for Nov. 16.

In the matter of Arthur C. Lambert, Bankrupt No. 2803, the first meeting of creditors has been called for Nov. 16.

In the matter of William H. Moulter, Bankrupt No. 2798, the funds for the first meeting have been received and such meeting has been called for Nov. 16.

In the matter of Harry S. Chambers, Bankrupt No. 2805, the funds for the first meeting have been received and such meeting has been called for Nov. 16.

In the matter of Edgar L. Eckelsdafer, Bankrupt No. 2796, the funds for the first meeting have been received and such meeting has been called for Nov. 17.

In the matter of Harley E. Searles, Bankrupt No. 2799, the funds for the first meeting have been received and such meeting has been called for Nov. 17.

Nov. 4. We have to-day received the order of reference and adjudication in the matter of Thomas-Daggett Co., Bankrupt No. 2708. The matter has been referred to Charles E. Blair as referee in bankruptcy. The order was made to file schedules and upon receipt of the same,

the first meeting of creditors will be called promptly, and note of the same made herein. This case is involuntary.

Nov. 5. We have to-day received the schedules, order of reference and adjudication in the matter of Thomas E. Brooks, Bankrupt No. 2806. The matter has been referred to Charles E. Blair as referee in bankruptcy. The bankrupt is a resident of Cassopolis, and his occupation is that of purchasing, excavation and selling of marl. The schedules show assets of \$3,811.55 with liabilities of \$4,033.72. 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:

Village of Cassopolis	\$ 11.00
First National Bank, Cassopolis	1,242.00
James H. Shannon Mfg. Co., Chicago	295.52
William Voorhis, Cassopolis	86.00
J. B. Stem, Cassopolis	385.00
F. H. Butler, Cassopolis	182.35
J. W. Fisher, Cassopolis	28.00
W. B. Yaden & Sons, Cassopolis	3.00
S. S. Harrington & Son, Cassopolis	4.70
Ira Gohn, Cassopolis	9.00
Ina Fisk, Cassopolis	4.50
Peck Milling Co., Cassopolis	90.00
Central Farmers, Ass'n., Cassopolis	32.00
James O. Hain, Cassopolis	20.00
Wm. F. Turner, Cassopolis	73.00
Clark & Hayden, Cassopolis	4.50
George Straw, Cassopolis	1.20
George McCabe, Cassopolis	3.00
A. Gorton, Cassopolis	14.00
Harry Morse, Cassopolis	6.00
Lewis Rice, Cassopolis	57.40
Oscar Smith, Cassopolis	147.00
Dr. W. C. McCutcheon, Cassopolis	92.25
Dr. J. H. Kelsey, Cassopolis	12.00
Dr. E. M. Cunningham, Cassopolis	31.00
William Wade, Cassopolis	25.00
Dr. McCoy, Cassopolis	7.50
Dr. Bergman, Cassopolis	10.00
Chester King, Cassopolis	3.00
Groves & Kingsbury, Cassopolis	1.50
Kingsbury Estate, Cassopolis	200.00
Peter Kingsbury, Cassopolis	5.00
Roy Elliot, Dowagiac	3.50
Buick Sales Co., Dowagiac	25.00
Mr. Smith, Dowagiac	4.00
Mr. Erick, Decatur	4.50
James Athey, Decatur	12.10
Godfrey Conveyor Co., Elkhart	96.00
Lindhlar Sanitarium, Chicago	92.00
Harris Bros., Chicago	356.00
Gertrude Stein, Minneapolis	75.00
Allen & Fletcher, Minneapolis	15.00
Leslie Keyes, Minneapolis	60.00
Jack Savage, Macon, Georgia	65.20
Oscar Lyons, Cassopolis	12.00
Cass County Road Commissioners, Cassopolis	100.00

Nov. 7. We have to-day received the schedules, order of reference and adjudication in the matter of Mann & Stevens, a copartnership composed of Edmond D. Mann and Lloyd L. Stevens individually, Bankrupt No. 2794. The bankrupts reside in Kalamazoo. The schedules show no assets of the copartnership, with liabilities of \$18,437.10. The schedules of Lloyd L. Stevens, individually, shows assets of \$250, of which the full interest is claimed as exempt, with liabilities of \$18,437.10. 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 are as follows:

Thew Shovel Co., Lorain, Ohio	\$7,254.28
Leo J. Miller, New Haven	7,057.96
J. N. Bick, Toledo	unknown
C. A. Harper, Edenville	unknown
Sanford Elevator Co., Sanford	435.45
Midland Oil & Gas Co., Midland	1,216.49
A. J. Shepard, Edenville	206.83
Browns Garage, Edenville	334.41
Cornwell Co., Saginaw	258.17
Koehler Bros., Saginaw	420.55
Gladwin Auto Supply Co., Gladwin	63.66
W. J. Rogers, Sanford	465.49
Dow Chemical Co., Midland	2.00
Kunze Hardware Co., Beverton	21.35
Granson Store, Edenville	244.40
Mrs. Ricker, Colman	119.07
G. & J. Gregory, Bay City	34.50
C. P. Burns, Sanford	32.55
Beverton Elevator Co., Beverton	2.35
J. Brusharber, Beverton	95.81
Emory Evans, Sanford	70.18
Hercules Powder Co., Saginaw	101.60

Nov. 9. On this day was held the first meeting of creditors in the matter of Kalil Bros., Bankrupts No. 2787. The bankrupts were present in person and by attorney Cornelius Hoffius. No creditors were present or represented. Claims were proved and allowed. The bankrupts were sworn and examined without a reporter. C. W. Moore was appointed trustee, and the amount of his bond placed at \$500. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of W. H. Parsons & Co., Bankrupt No. 2795. The bankrupt was present by W. H. Parsons, its president and also by Willard G. Turner, Jr., attorney for the bankrupt. Creditors were present in person and by attorneys Connine & Connine. Claims were proved and allowed. The bankrupt's president was sworn and examined without a reporter. Geo. D. Stribley was elected trustee, and his bond placed by those present at \$2,500. The first meeting then adjourned without date.

**Business Wants Department**

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

FOR RENT—TWO STORES, moderately equipped, steam heated, in the best manufacturing section of Battle Creek, one mile from business center. There is a splendid opening in this locality for a good live hardware merchant, also dry goods and notion store, where from 6000 to 8000 of the best paid mechanics in Michigan reside. In the radius of a block and a half are such factories as Postum Cereal Co., The Kellogg Co., Grand Trunk Shops, Postum Cereal Box Factory, Nichols & Shepherd Threshing Machine Co., and other smaller manufacturing concerns. This section of the city is doing a large volume of business, and the building is the most modern of any in the state. Good chance for live wire business man. Rent reasonable to start with. August Kapp, 2 E. Main St., Battle Creek, Mich. 97

FOR SALE—Forty acres, hardwood grove, resort frontage on beautiful Michigan lake and trunk line highway, will plat 300 lots. Price and terms, W. J. Cooper, Mt. Pleasant, Mich. 98

CLEAN DRUG STOCK and modern fixtures, on best corner in Howard City, for sale at \$9,000. Sales yearly \$15,000. Rent \$50 month, including living quarters over store. Soda fountain, Rexall and Eastman agency. Store under same management past thirty-five years. Reason for sale — permanent impairment of wife's health. Quick action desired, as am going south for winter. H. M. GIBBS, Howard City, Mich. 99

For Sale—Coal and feed business, town 30,000, Northern Indiana. Good location, low overhead. A real opportunity. Sickness. Address No. 100, c/o Michigan Tradesman. 100

FOR SALE—Good stock of clothing, shoes and men's furnishings in a good town of over 6,500 population. Over 1,500 men employed in one factory. Pay roll \$75,000. Stock in good shape. Address No. 101, c/o Michigan Tradesman. 101

FOR SALE—A nice clean hardware stock, store building, and dwelling house. In a small town. Lewis McKinney, Bangor, Mich. 102

FOR SALE—Hat and furnishing stock, about \$30,000, in Jackson. Address H. Weil, 140 W. Main St., Jackson, Mich. 103

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—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—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

Wanted—A business partner with \$15,000 or more. Best business in Southern Michigan. Doing a thriving machinery business. Practically free from incumbrance. 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

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

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

**MOSHER SALES SERVICE**  
A Business Building Service  
For Merchants  
Wayland Michigan

TAKE ADVANTAGE OF  
**National Canned Foods Week**  
 November 9th to 21st

  
**Michigan**  
**Grown**



  
**Michigan**  
**Canned**

*For Michigan People*

Hart Brand canned fruits and vegetables are famous for their quality because the true flavor of the fresh fruits and vegetables has been retained in all Hart Brand products.

Every can is guaranteed to be absolutely pure, and packed under the most sanitary conditions in our seven modern canneries, located in the fruit and vegetable gardens of Michigan.

**W. R. Roach & Company**

GRAND RAPIDS, MICHIGAN

*Distributed by*  
**JUDSON GROCER CO.**

*Sold by*  
**All Good Grocers**  
**Everywhere**