

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-third Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 25, 1925

Number 2201

1620



Thanksgiving

Public Reference Library,
Library St.

Once more the liberal year laughs out
O'er richer stores than gems of gold;
Once more with harvest song and shout
Is nature's boldest triumph told.

Our common mother rests and sings
Like Ruth among her garnered sheaves;
Her lap is full of goodly things,
Her brow is bright with autumn leaves.

Oh, favors old, yet ever new;
Oh, blessings with the sunshine sent!
The bounty overruns our due;
The fullness shames our discontent.

We shut our eyes, the flowers bloom on;
We murmur, but the corn ears fill;
We choose the shadow, but the sun
That casts it, shines behind us still,

And gives us with our rugged soil,
The power to make it Eden fair,
And richer fruits to crown our toil,
Than summer-wedded islands bear.



John Greenleaf Whittier

1925



Add to Your Winter Profits

The winter demand for Stanolax (Heavy) is now at its full height. Are you getting your share of this profitable business?

Stanolax (Heavy), the pure, heavy-bodied mineral oil, offers the safest means of combating constipation. It is safe, because it merely lubricates the intestines and does not cause a sudden and unnatural flow of intestinal fluids. It never gripes or causes other discomfort. It is not unpleasant to take, being practically tasteless and odorless.

For these reasons, Stanolax (Heavy) is rapidly becoming the favorite remedy for constipation throughout the Middle West. People who use it are so well satisfied that they recommend it to their friends, and the friends in turn become regular users. In addition to this word-of-mouth recommendation, our continuous advertising is creating new users every day.

By selling Stanolax (Heavy) to your customers, you will build good-will and a steadily increasing repeat business.

Standard Oil Company
[Indiana]



MICHIGAN TRADESMAN

Forty-third Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 25, 1925

Number 2201

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

Canadian subscription, \$4.04 per year, payable invariably in advance.

Sample copies 10 cents each.

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

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

DEATH TO THE DEATH TAXES.

The American public has never accepted the policy of inheritance taxes save as an emergency measure. It is realized that they constitute a capital levy entirely out of line with American tradition. Essentially abnormal, they are tolerated in abnormal times. Return to normality demands that they be wiped from the statute books. Return to sound taxation principles necessitates their repeal.

The House Ways and Means Committee will recommend a reduction in these death dues. A maximum of 40 per cent. is called for by the schedule now in force. It is proposed to reduce this figure to 20 per cent.

This reduction does not meet the question at issue. It merely beats the devil about the bush. It represents an attempt to buy off an opposition based upon fundamental principle, upon the difference between sound and unsound taxation policy. Only absolute repeal will answer.

The Ways and Means Committee was split. There will also be a split in the House itself. Representative Watson, a Pennsylvania member of the committee, has announced his intention of carrying the fight to the floor. He is for outright repeal of the measure, with no compromise on principle.

Business conditions throughout the country to-day are excellent. An era of prosperity is in the offing. There is only one fly in the ointment—the possibility that unsound taxation will rob business and industry of the rewards that are due the efforts put into them. Mr. Watson senses this fact. "All that is needed," he says, "is a sensible tax-reduction act." Mr. Watson will oppose the estate tax on principle and in practice. As he says:

The Federal inheritance tax has the mark of Communism, breaks up large estates, absorbs capital, which means less money for trade and industrial

expansion, and consequently increases the number of unemployed. To penalize the energy and intelligence required to accumulate large estates has been contrary to American policies since the adoption of our Constitution.

Along these lines he will carry the fight to the floor of the House. He will have the support of those Republican representatives who are not straddlers in their support of the Coolidge administration. He will be backed by those of both parties who have sensed that intelligent public opinion wants no compromise on this matter of principle.

The fight on this issue will thus begin early. It must be carried through to a finish. Temporizing and procrastination will serve only to confuse the fundamental points that demand clarification. What is called for is definite action which will tear this capital levy from the statute books where it became embodied during the emergency of the war.

The fight in the House will be preliminary to the pitched battle which will take place in the Senate. But if handled properly it might go far toward forcing the tighter lines in the upper house. Those representatives that hedge and lie down, turning over to the Senate the full responsibility for the final taxation bill, will be marked low in public estimation.

Intelligent action on the inheritance-tax issue can be taken in only one way—by wiping the measure from the statute books. Nothing less than this will convince American business and industry that Congress is capable of adopting a sound and sensible policy. Nothing less than this will satisfy the public.

CONCERNS US ALL.

Just in proportion as the farm problem is lifted from a sectional to the National plane, the task of the agitator will be made more difficult. He may find it easy to mobilize radical sentiment by capitalizing dissatisfaction in restricted regions, but he will be up against an entirely different job when he encounters the common sense of the entire country.

This is the political reason why the East should wake up to the seriousness of the farm problem. The other reason—and the other danger—is economic.

Without the broad acres and the gigantic crops of the West, the factories and the skyscrapers of the East would crumble into dust. If the amount of land under cultivation in this country is decreasing because farming doesn't pay, the shrinkage is not merely a local or sectional misfortune but a National calamity.

The price of bread can hardly be

considered a matter of no importance to the industrial East. Yet that price is ultimately dependent upon conditions in the agricultural West. Between the breakfast table of the business man or the factory hand in Boston, New York or Philadelphia and the tractor on a Kansas farm there is as close connection as that between an electric light and its power plant.

When the reader of an Eastern newspaper sees headlines telling of a tornado, a cloudburst or a scorching drought in the Mississippi Valley, he may peruse the account with the detached interest with which he reads of an earthquake in Japan. But in reality he is reading of something which concerns him much more intimately than the latest fire or hold-up in his own city. For he is reading of an injury to the stock of food, actual or prospective, upon which his life depends.

Anybody would readily admit the basic position of the farm in the Nation's economic status or in its very existence. But there is a great difference between merely recognizing a fact and acting upon it. What the farm situation needs, psychologically, is transformation of the passive realization of its National significance into an active appreciation which will get across to the farmer in the remotest districts.

THE COTTON MARKET.

An excuse for halting business in the Cotton Exchanges toward the end of the last week was the imminence of the estimate of the Crop Reporting Board, which was made public yesterday. Perhaps pretext would be a more correct expression than excuse, because no one believed that the new report would materially change the previous estimate of the size of the crop. The report showed a drop of only 83,000 bales from the estimate of a fortnight before, the new total being 15,298,000 bales. The ginnings up to Nov. 14 were set down at 12,249,935 bales. Any great variation in the amount until the final figures are given is deemed highly improbable. The usual variation is not over 5 per cent. So yesterday's figures afford a good trading basis. There is no longer any question about there being enough cotton to supply the world's needs until another crop comes in. Exports have been very satisfactory. Price fluctuations during the past week were not very pronounced and comparative stability is in sight. From now on there ought to be less hesitation by mills in taking on supplies, especially as the market for goods appears promising. Dealing during the week in gray goods was not very brisk, but a fair amount of business seems to be passing. Certain finished fabrics are also being distributed

in moderate volume. The latter show less easing in price than do the gray goods, which have lately been reflecting rather closely the reduction in the cost of the raw material. Knit goods business is somewhat varied. Fin deliveries are being made on Winter-weight underwear, while Spring business is moving slowly. Openings for the next heavy-weight season will be had in about a fortnight. The prices are expected to show reductions.

King "Tut" breaks into the headlines all over again, through his gleaming coffin of gold, the finest that archaeologists in any clime have seen. Never was so inconsiderable a sovereign so conspicuously sepulchred. A mere nonentity has become famous by what was buried with him and upon him; his very swaddling bands have become clouds of glory, and the mortmain of his dead fingers has actually molded twentieth-century fashions in attire. The flapper has bowed her bobbed head in submission to a decree thousands of years old, even though she may defy a contemporary ordinance. There is not a monarch living who might not covet the influence of this royal rummy whose tomb has been at once a center of lively quarrel and a shrine of curious pilgrimage.

Tidal waves on populated coasts of Japan, Texas or islands of the West or East Indies are a much more serious matter than the inundation of a relative desolate shore, such as that of Mexico's western littoral in the State of Guerrero. But aside from the loss of life, the destruction of a Pacific harbor is calamitous to those striving to build up export and import trade, despite inland industrial disturbance. The term "tidal" in this connection is usually a misnomer. Earthquakes or violent storms of an unpredictable nature are generally responsible, as at Messina in 1908, when an earthquake created sea waves forty feet high, or at Galveston in 1900 and 1915 when the West Indian hurricanes piled up ridges of water and hurled them on the beach.

It is not necessary to go to the end of the rainbow or the typhoon to find men adrift at sea or marooned on desert isles as in olden favorite romances. Only 100 miles off Seagirt, N. J., the collier Isaac Mann picked up three men in an open boat who had been adrift five days without food or water. Such derelicts found along the beaten track of commerce remind us how far we still are from the assurance of rescue, even in the sea lanes, and enforce a lesson of precaution taught by a season of storms, wrecks and disabling along shore to an extent almost without precedent.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last week's week-end trip took me to Detroit, where I spent Friday and Saturday. In the good old days of the 2 cent per mile rate on the railroads it cost \$3.04 for a ticket to Detroit and 25 cents for a seat in a comfortable chair car. Now it costs \$5.49 for a ticket to Detroit and 75 cents for admission to a very indifferent chair car—within 34 cents of double what the expense of the trip was in the days when the railroads had some regard for the passenger and before they were forced into the position of gougers by the infamous Adamson law enacted by Congress as the result of the cowardice of the Wilson administration.

Friday morning's Free Press announced three murders the day before and three people killed by automobiles. Two more killings should be added to the automobile fatality list, because two men ran off the dock at Second street and their lifeless bodies were not recovered until 5 o'clock Friday morning. The evening's papers Friday announced a hold up by three bandits who secured \$18,000 payroll money and murdered the driver of the conveyance which carried the funds. I don't think I would like to live in Detroit, where human life is held so cheaply and so little apparent effort is made to rid the city of the several hundred murderers who make Detroit their headquarters and flaunt their crimes and ill gotten gains in the faces of the officers who are paid to enforce the laws against crime and criminals.

The phenomenal growth of Detroit has caused such an influx of foreigners that it has apparently been impossible for the legal machinery of the city to keep pace with the flood of criminals who have seized upon the chaotic conditions prevailing in many parts of the city to ply their vocations with very little let and hindrance.

Grand Rapids people marvel when they read of Monroe avenue property bringing \$8,000 per foot front. The most recent transfer—that of 25 feet to the Friedman-Spring Co.—was on the basis of \$8,250 per foot front. I was told in Detroit that the Newcomb-Endicott Co. will be compelled to make a new lease of a portion of its store building next year and that it will then be compelled to pay a rental based on a valuation of \$45,000 per foot front.

Friday evening I meandered around Windsor, looking in the store windows and noting the large number of vacant stores on the side streets. I saw a dozen or fifteen places where 4.4 beer is sold, but I did not observe a single customer in any of the drinking places. Evidently 4.4 beer is so deficient in alcoholic content that few people care to purchase so weak an imitation of the genuine article they were in the habit of consuming in the days before the kaiser's war. The Scotch garments and accessories sold by the merchants of Windsor are very attractive in both appearance and price and evidently find willing buyers among the Detroit people who seek novelties which evi-

dently cannot be duplicated by American manufacturers.

"Did you test the Canadian article?" some Tradesman reader may enquire. Emphatically no. I voted for the Volstead law and propose to stand by it so long as it is a law of the land. I think it is too drastic—that some adequate provision should be made for the obtaining of liquor for old people and for people who are ill; but so long as the Volstead law is a law I shall live up to the letter and spirit of the measure, because I consider such a stand the true test of Americanism; that a refusal to observe any law enacted by the people places the citizen in a position of antagonism to the Government which he cannot assume without severely impairing his Americanism, which is the proudest possession any citizen can enjoy.

I missed seeing one man who has made a handsome fortune along unique lines—James Vernor, whose ginger ale is now famous wherever introduced, although nowhere is it served so acceptably as in Vernor's store on Woodward avenue. When I first met Mr. Vernor, more than forty years ago, he was conducting a model drug store on Woodward avenue, but he insisted that he made more money from the sale of flowers than from the handling of drugs. Mr. Vernor has served his city so well and faithfully for many years as alderman that he has received the distinguished honor of having a boulevard named after him.

No visit to Detroit is complete without calls on Frederick Stockwell, of Edson, Moore & Co., and T. J. Marsden, of Lee & Cady. Both men are old in point of service, but they somehow manage to retain an appearance of youthfulness which the ordinary man is unable to understand. Both men have had such wide experience in their respective lines that they are outstanding examples of the up-to-date executive. Both men are of a philosophic turn of mind, but they argue from the standpoint of practical experience, rather than from occult reasoning or from the rules set down in books. Mr. Marsden's theory of the proper province of the jobber is at variance with the practices of some of his competitors. He says he never fights with a man unless he is sure he can lick him. He takes little stock in private brands, believing it to be the province of the wholesale grocer to sell goods for which a demand has been created by the manufacturer and to secure exclusive territorial distributing rights in as many such brands as possible. He believes the jobber should sell the chain stores—at the same prices charged the independents and thus exercise an influence over the chains to maintain prices on staple articles and standard brands.

Mr. Stockwell views with disgust and regret the vagaries of the real estate speculators who are forcing the cost of homes for poor people up to unreasonable limits. He cites the case of a recent suburb to Detroit where real estate sharks purchased a large tract of land at \$1,000 per acre, divided it into lots five or six to the acre and sold the lots at \$2,000 apiece, thus

Christmas Display and DOMINO SYRUP

The time of good things to eat—Christmas—is the time for Domino Syrup displays. The delicious flavor of sweet sugar cane in Domino Syrup aids the housewife in preparing Christmas goodies.

An attractive window or counter display of Domino Syrup, with Christmas atmosphere, will materially increase your sales at this time, and win you many repeating customers who will aid in speeding your turnovers.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown;
Domino Syrup

BEECH-NUT PEANUT BUTTER



Sales of Beech-Nut Peanut Butter always respond to your selling and advertising efforts. Preferred by discriminating people everywhere.

Counter and window displays will stimulate the turnover on this nationally advertised product. Write for our attractive display material.

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK

making 1000 per cent. profit. Then they erected five room houses on the lots at a cost of \$3,000 apiece, selling them to poor people at \$6,000 apiece. The purchaser thus came into possession of a home which paid the real estate shark \$4,800 profit and cost the owner \$8,000, thus creating an artificial value which must be taken into consideration for all time to come in making up payrolls and establishing wage scales. He does not see how this abuse can be avoided or limited, but considers it the greatest menace which now confronts the country and the well being of the people.

As an instance of the rapidity with which real estate values increase in and around Detroit, Eugene Telfer (Telfer Coffee Co.) told me that some time ago he and a number of associates purchased an outlying farm for \$40,000. Within a short time they turned it over at \$90,000. Now the purchasers can unload the same property for \$150,000.

The day before I left for Detroit I received a call from Fred L. Longwood, the Grant general dealer, who placed in my hands an account he had against the Detroit Collection Co., which is located in a little room (scarcely large enough to be called a closet) at 401 Wormer & Moore building, corner Montcalm street and Park boulevard. This concern had entered into a contract with Mr Longwood to undertake the collection of some old accounts on the basis of 50-50. Among the accounts was one against Dorr Rice, of Sparta, for \$46.94. The Detroit Collection Co. succeeded in securing \$30 on this account during 1923 and 1924, but never turned a penny over to Mr. Longwood, although frequently importuned to do so. I found the concern to be none other than a crafty little Dutchman with shifty eyes and a Uriah Heap manner who said his name was Dyke and that he was the sole owner of the "business"—with apologies to the word. He said he never had a first name, which I think was due to his catching sight of a deputy sheriff's badge under my coat lapel. At first he refused to honor my request for a check for \$15, covering Mr. Longwood's portion of the proceeds. He wriggled and twisted and crossed himself a dozen times in his confusion and uncomfortableness. I finally told him that if he did not hand me out a check in the name of Mr. Longwood for \$15, I would proceed to the Government building and lay the papers I had in my possession before the detective of the Postoffice Department. This brought him to time and he quickly produced a check book and wrote a check signed by A. L. Dyke. I then asked him what "A" stood for, but he declined to give me the information requested. He had previously insisted that he had no first name or initials. My theory is that a man who will lie will steal and vice versa. I cannot understand how Mr. Longwood or any other experienced merchant could consent to have any dealings with such a crafty little crook as A. L. Dyke, because every line of his face and every flash of his eyes indicated the character—or lack of character—of the

man. On my return home I found on my desk six letters from other merchants asking my opinion of concerns of this kind, one located as far away as Kansas City. I am writing them all the same letter—that the chances are ninety-nine to a hundred that the chaps are all crooks like the shriveled little Dutchman of the Detroit Collection Co. and that if they continue to enter into arrangements with people they do not know they need not look to the Tradesman for assistance. I have given Dyke more space than he deserves, but I cite his case as an example of hundreds of sharks of similar character who infest every city in the country who ought to be playing checkers with their noses in some safe retreat like Fort Leavenworth.

Of course I called on Fred N. Edie, district manager for the Wooster Salt Co., of New York. Mr. Edie's territory is a pretty large one, covering everything except Chicago from Detroit to the Rocky Mountains. Mr. Edie and I were students under Prof. Strong nearly fifty years ago. He subsequently engaged in the mercantile business at Casnovia and was for many years connected with the Ruggles & Rademaker salt plant at Manistee. Mr. Edie has not changed much in appearance during the past fifty years except that he has grown more rotund in figure and, if anything, gained in affability and good nature.

Ralph D. Howell, who traveled many years for the New York Biscuit Co. and the National Biscuit Co under the regime of the late S. A. Sears, but who has been in charge of the tea department of Lee & Cady (Detroit) for several years, now has two abiding places—a city home in Detroit and a country home within a short distance of the Fourth City. Mr. Howell still labors under the hallucination which marked his career as a young man—a strong liking for the people he is associated with. E. A. Stowe.

Mutual's Four Times As Secure As Stock.

Charles H. Nesbit, who a few years ago was Commissioner of Insurance at Washington, D. C., investigated the survival records of stock and mutual companies in the field of fire insurance. He found that out of 1550 stock companies which have been organized in the United States, 1300, or 84 per cent. had gone out of business—failing, retiring or reinsuring; whereas, out of 2900 mutual fire companies, 2200 were still doing business, or 76 per cent. The combination of profit and protection does not tend to stability, but the mutual principle, with protection as its sole objective, makes for strength—and strength means security.

Wherefore we repeat "the mutual way is the secure way."

Zoo Enough at Home.

"Come with me to the zoo."
"No, thank you; I'll stay at home. My eldest daughter does the kangaroo walk, my second daughter talks like a parrot, my son laughs like a hyena, my wife watches me like a hawk, my cook is as cross as a bear, and my mother-in-law says I'm an old gorilla. When I go anywhere I want a change."

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

The Prompt Shippers

Ride the Greyhounds
to any Place on the Map

PARLOR AND OBSERVATION COACHES

- clean
- safe
- dependable
- warm

G. R. STATIONS
Crathmore Hotel
Dial 55261—Bell M 1515
Rowe Hotel
Dial 54027—Bell M 2419



4 Times Daily to Chicago, \$6 21 Times Daily to Muskegon, \$1.25
7 Times Daily to Benton Harbor, \$3.20 6 Times Daily to Ludington, \$4
3 Times Daily to Fremont, \$2

MOVEMENTS OF MERCHANTS.

Lansing—Harold Hunter, who conducts a grocery store at Millets, has opened a second store.

Three Oaks—The Three Oaks Auto Sales Co., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Hartford—Frank Warren has sold his stock of dry goods, shoes and furnishings to P. Blumenthal, of Chicago. Mr. Warren has been engaged in trade here for many years.

Garland—The Garland State Bank, Van Dyke & Nine Mile Road, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Wearwell Hosiery Co., 552 Gratiot avenue, has been incorporated to deal in hosiery, etc., with an authorized capital stock of \$1,000, \$300 of which has been subscribed and paid in in cash.

Highland Park—Frank E. Tobias, Inc., auto accessories, autos, parts, etc., has been incorporated with an authorized capital stock of \$50,000, of which amount \$15,000 has been subscribed and paid in in cash.

Ishpeming—I. Gustafson Est., dealer in groceries and meats, has remodeled and enlarged its store building, installing a modern front with plate glass display windows, new fixtures and a hard wood floor.

Grand Rapids—Albert J. Martell, Inc., 10 West Logan street, merchandise broker, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Carruthers Mason Co., Dexter boulevard and Joy Road, has been incorporated to deal in autos, parts, etc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Lansing—H. L. Brown, dealer in men's furnishings, clothing, hats, etc., 309 South Washington avenue, is closing out his stock at special sale and will re-engage in another line of business after taking a short vacation.

Lansing—The Andrew-Rulison Co., 180 East Allegan street, has been incorporated to deal in household electrical appliances, with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Pequaming—The Ford Motor Co. has enlarged its store building and removed its stock of general merchandise to the first floor, using the upper floors of the building for storage purposes. A modern refrigerating plant has also been installed.

Detroit—The Purvey Carburetor Co., 909 Lafayette building, has been incorporated to deal in auto accessories and manufacture under patents, with an authorized capital stock of \$50,000, \$6,010 of which has been subscribed and paid in in cash.

Lansing—The Fisher-Hamilton Wall Paper Co., 527 East Michigan avenue, has been incorporated to deal in wall paper and kindred lines at wholesale

and retail, with an authorized capital stock of \$15,000, \$10,000 of which has been subscribed and paid in in cash.

Saginaw—Thos. Jackson & Co., 2019 South Michigan avenue, sash, doors, wood products, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Detroit—The L. Rush Co., Inc., 19105 Woodward avenue, has been incorporated to deal in men's and women's ready-to-wear apparel, furnishings, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Mt. Clemens—Ferdinand C. Pringnitz, 65 years old, a resident of Mt. Clemens for fifty-six years died Nov. 21 at his home 31 Washington avenue. During his residence in Mt. Clemens he was engaged in the grocery business for half a century, as senior member of the firm of Pringnitz & Ameel.

Saginaw—The Standard Oil Co. has completed a three-story office building here. The Saginaw division of the company was formed in 1918 and is composed of twenty-six counties in Northeastern Michigan. The Saginaw office force is composed of seventy-two employees, there being a total of 589 in this division.

Grand Rapids—Henry Dutmer has opened a drug store at the corner of Giddings avenue and Hall street. The stock, fixtures and soda fountain were furnished by the Hazeltine & Perkins Drug Co. This is the fifth Dutmer store now doing business in Grand Rapids—four boys and the father each having a store of his own.

Coldwater—The Hoosier Shoe Co., at its recent annual meeting elected the following directors: Edwin M. Gunther, Leonard Weismann, William H. Kesten, L. E. Rose and F. H. Flandermeyer. The first three have recently located at Coldwater, since the purchase of the majority of stock by Mr. Gunther. Business is flourishing and a dividend of 31 per cent. has been voted to stockholders.

Clare—The Association of Commerce of Clare is giving a banquet at the new Hotel Doherty Tuesday evening, Dec. 1, in honor of the Board of Directors of the Retail Grocers and General Merchants Association. This will be preceded by a meeting of the Board to make plans for the coming convention at Muskegon in April. Mr. Christenson and Mr. Gezon have been asked to speak at the banquet.

Detroit—On account of the illness and prolonged absence of Ralph Stone, president of the Detroit Trust Co., the executive committee has appointed James E. Danaher, senior vice-president of the company, to assume the position of acting president. Mr. Danaher has been connected with the Detroit Trust Co. as a member of the executive committee and as one of its senior vice-presidents for many years.

Detroit—J. I. Lubin ten days ago vacated his store at 1434 Farmer street to devote his time exclusively to his recently completed mammoth Wash-

ington boulevard establishment. A firm dealing in orthopedic footwear took over the lease and the excess stock in the old location. Lubin operated this shop for one year profitably, handling lower priced stock than in his up-town store. Fear that the lower priced store would detract from the distinctive note of the new shop, and demands of time and capital in the main store more than justified closing out of the old one.

Greenville—Montcalm county outdistanced every other county in the State in potato production by at least 400 per cent., according to a Federal report received here. During the 1924-25 season, 1,250 cars of potatoes were shipped from Greenville, and 4,764 were shipped from Montcalm county. Traverse City ranked second in potato shipment, loading 359 cars. Other shipping points in rank were Hart, 353; Gaylord, 321; Kingsley, 312; Tus-tin, 301; Remus, 284; Blanchard, 255, and Cedar City, 252. The total number of cars shipped from this State last year was 17,364.

Detroit—Spats apparently are coming back. H. W. Jones, manager of the French, Shriner and Urner store in the Book-Cadillac hotel, had to wire for a rush order the other week to meet the demand. He now carries six different tones and is thinking of stocking a wider variety, although the pearl-gray is commonly the first choice. Bearing in mind that Jones caters largely to the guests of the Book-Cadillac, whose guest-list is the cosmopolitan as any west of New York, his experience may be taken as a forecast of the demand in other sections. Leo J. Dillon of Newcomb-Endicott company also had sufficient calls for spats to feature them this week in his window displays.

Manufacturing Matters.

Detroit—Zeldes Smelting & Refining Co., 48 East Columbia street, has increased its capital stock from \$15,000 to \$20,000.

Jackson—The corporate name of the Cleveland Metal Products Co., manufacturer of oil stoves, heaters and other household devices, has been changed to Perfection Stove Company.

Kalamazoo—Completion of the Standard Paper Co.'s new storage warehouse will result in a decided saving in costs in handling paper stock and in better operations. The building is of concrete, steel and corrugated iron siding, and has storage capacity of 4,000 tons.

Detroit—The Myles-Hunt Chemical Co., 47 Davenport street, has been incorporated to manufacture and sell drugs, chemicals, etc., with an authorized capital stock of \$65,000, of which amount \$48,100 has been subscribed and paid in, \$6,100 in cash and \$42,000 in property.

Grand Rapids—The Consolidated Cabinet Corporation, 320 Douglas street, has been incorporated to manufacture and sell ice cream cabinets, fixtures and equipment, with an authorized capital stock of \$50,000, \$30,000 of which has been subscribed, and \$15,000 paid in in cash.

Detroit—The DanD Manufacturing Co., 7222 Tuxedo avenue, has been incorporated to manufacture and sell ironing boards, built-in-cabinets, etc., with an authorized capital stock of \$10,000, of which amount \$9,990 has been subscribed and paid in, \$1,500 in cash and \$8,490 in property.

Detroit—Three million dollars are being spent by the Cadillac Motor Car Co. for additions to its manufacturing and retail facilities in Detroit. Ground was broken at the company's Clark avenue plant this week as the first step in a new expansion programme entailing this outlay for buildings and equipment.

Lansing—The Lindell Forge Co. has completed its new die sinking plant, adjoining the forge plant along the Lake Shore railroad, and work of removing machinery and equipment from the old die shop on Main street will be started soon. The new plant is much larger and better equipped than the original shop.

Kalamazoo—Another addition to the list of Kalamazoo manufacturing concerns allied directly with the paper industry is the branch factory of the Brest-Forester-Dixfield Co., New York, makers of paper containers. The plant is established in the carton division of the Standard Paper Co., occupying about 15,000 square feet of floor space in the basement and having a capacity of between 600,000 and 700,000 butter dishes per nine-hour day.

Almont—The Almont Manufacturing Co., in order to extend its business, made enquiries of different towns regarding a foundry, and the business men of Imlay City voted to raise a bonus of \$3,000 for the company. A site near the waterworks at Imlay City was purchased and work has started building the foundry. The company plans to employ about seventy men at Imlay City. Business office will remain in Almont, where about the same number of men, as formerly will be employed.

Hides, Pelts and Furs.

Green, No. 1	09
Green, No. 2	08
Cured, No. 1	10
Cured, No. 2	09
Calfskin, Green, No. 1	18
Calfskin, Green, No. 2	16½
Calfskin, Cured, No. 1	19
Calfskin, Cured, No. 2	17½
Horse, No. 1	3 50
Horse, No. 2	2 50

Pelts.

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

Tallow.

Prime	07
No. 1	06
No. 2	05

Wool.

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

Furs.

No. 1 Skunk	2 50
No. 2 Skunk	1 50
No. 3 Skunk	1 00
No. 4 Skunk	50
No. 1 Large Raccoon	5 50
No. 1 Medium Raccoon	3 50
No. 1 Small Raccoon	2 00
No. 1 Large Red Fox	12 00
No. 1 Medium Red Fox	8 00
No. 1 Small Red Fox	5 00

Unlawful to trap any muskrats or mink. Unlawful to have any skins of these animals in your possession.

Reciprocal Arrangement.

Sign in an Eddyville, Ky., restaurant: No checks cashed. We have arranged with the bank that we cash no checks and they sell no soup.

Essential Features of the Grocery Staples.

Sugar—The market is 10 points higher than a week ago. Local jobbers hold granulated at 6c.

Tea—The market has had a rather firm week. Ceylons, Indias and Javas have all been strong and have shown an advancing tendency in primary markets. Looks like still higher prices for all of them. In this country Ceylon teas are nowhere near as high as they should be in comparison with cost of production, as they are selling approximately 5@8c below cost of replacement. These teas have gotten the bulk of the business this week. However, there is some demand for Congous and some Formosa.

Coffee—The market has had a rather weak time since the last report, due entirely to conditions in Brazil. The whole line of Rio and Santos coffees on spot are a shade lower. Milds are about the same. The jobbing market for roasted coffee shows no particular change. The demand is fair. The week closes with more firmness in Brazils.

Canned Fruits—California fruits are wanted for later outlets but, as first hands are more or less off of the market in assortments and in comprehensive offerings of the leaders, there is no opportunity to trade in a big way. A heavy consumer movement of these packs, as well as Hawaiian pineapple keeps spot stocks active. Apples are quiet.

Canned Vegetables—Vegetables act as a damper to the whole market. With big packs of the leaders and low prices prevailing without any pronounced upward tendency, there is no incentive to buy now for later wants; rather the trade prefers to cover nearby wants. Asparagus, spinach and other minor vegetables are stronger in tone than corn, peas or tomatoes.

Dried Fruits—While prune packers in California and the Northwest minimize the extent of unsold stocks to carry the trade until 1926 crop, and infer that there is much less in hand than a year ago, it is safe to admit that whatever exists is in stronger hands than it was in 1924. Northwestern packers realize they have a short crop and they are in no hurry to sell. The California situation is much stronger than at the close of 1924. The Association, through its regular channels and through its arrangement with independent packers, has sold the bulk of its 1925 crop. It is not holding any umbrella this year nor forced to uphold the market while its competitors unload. Independent packers are not rivals to sell what prunes they have. Two of the largest have recently bought up all the fruit they could from outside growers, and in doing so worked up the market and caused growers to hold for further advances. Sentiment on the Coast has changed to one of strong confidence. There is no talk of sensational advances, but it is predicted that the market has passed its lowest point. Assortments in California are more or less broken. Raisin packers hold out no hope that there will be any real quantity of mus-

cats available at any time during the remainder of the season. That variety was not dried in its usual tonnage and what is left unsold is held firm by growers and packers. The strength in muscats and their disappearance from primary markets have thrown the demand to Thompsons. Raisins need no artificial stimulation as they are in active demand in all positions. Peaches and apricots continue to harden. So little is available at the source that few bids are put up to packers. No peaches can be accumulated on the spot as cars are sold for delivery from the dock as rapidly as they arrive.

Canned Milk—Non-advertised brands of evaporated milk are firmer and nothing below 4.45 is available on the spot. Condensed is steady but featureless.

Nuts—All nuts are active in the jobbing field with a uniform firmness in all varieties except walnuts. Some holders of the latter have formed a prejudice against that nut and they are meeting competition to unload rather than carry their stocks for later outlets. Foreign walnuts are active as they are cheap in comparison with domestic and many varieties show good quality. Almonds and filberts are short of passing requirements. Brazil nuts are moving more freely and the prediction is made that stocks will clear before new crop comes in.

Rice—Fate seems to be determined to delay the harvest of rice in the South and to jeopardize the future by threatening to injure the quality of the product still to come forward. A few days of favorable weather allow growers to prepare to resume their harvest, but by the time they begin rains start. Rough rices have been pretty well milled and subsequent offerings depend upon weather conditions. The question of injury to the crop has not been determined. Wet weather so far tends to increase the usual percentage of off-grades. The spot market is firm, with an upward tendency as stocks available are disappearing. Foreign rice is in limited demand as there is too little available to attract attention.

Syrup and Molasses—Sugar syrups are selling fairly well, having about the usual seasonal demand. Prices are easy, largely on account of the increased output. Compound syrup is steady, with satisfactory demand. Molasses is unsettled, and the demand is very light. Prices have a very soft undertone and within a month lower prices are expected.

Salt Fish—The mackerel situation shows no particular change for the week. It is possible, however, that if the buyers will take a large block, to shade the market. Most orders are in very small lots. Stocks are ample and the general tone of the market is not very strong.

Cheese—The market throughout is firm on account of light offerings. The demand is quiet, however, and the situation is therefore not materially different from a week ago.

Provisions—Provisions show no change for the week. Everything is

steady, with a moderate jobbing demand. Prices throughout are unchanged from last week.

Review of the Produce Market.

Apples—Baldwins, 75@81; Talman Sweets, 90c; Spys and Kings, \$1@1.50. Jonathans and McIntosh, \$1.50.

Bagas—\$2 per 100 lbs.

Bananas—7@7½c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	-----	\$ 3.50
Light Red Kidney	-----	10.25
Dark Red Kidney	-----	9.25
Brown Swede	-----	7.25

Butter—The demand for fine creamery butter has been almost continually good during the week, so much so, in fact, that prices advanced about 1c a pound. The supply of fine creamery butter is comparatively light. Medium and low grades are in better demand, but not wanted, and the situation is very dull as to these. Local jobbers hold June packed creamery at 48c, fresh creamery at 50c and prints at 51c. They pay 25c for packing stock.

Cabbage—85c per bu.

California Fruits—Honey Dew Melons, \$3.50 per crate of 8s. Pears, \$4.50 per crate.

Carrots—\$1 per bu.

Cauliflower—Calif., \$4 per doz. heads.

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

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

Eggs—Fresh eggs continue scarce with almost constant advances. The advance in fresh eggs during the past week aggregates about 2c per dozen. They were higher than that, but receipts improved a little and they declined. Storage eggs are selling very well and show a decline of about 1c per dozen. The undergrades of eggs are in very poor demand. Local dealers hold as follows.

Fresh Canded	-----	55c
XX	-----	39c
Firsts	-----	37c
X	-----	35c
Checks	-----	32c

Egg Plant—\$1.75 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	-----	\$7.50
360 Red Ball	-----	6.50
300 Red Ball	-----	7.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s \$5.50

Hot house leaf----- 18c

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

Oranges—Fancy Sunkist California Navels are now on the following basis:

126	-----	\$9.00
150	-----	9.00
176	-----	9.00
200	-----	9.00
216	-----	9.00

252	-----	9.00
288	-----	8.50
344	-----	8.00

Floridas are in ample supply at \$1 per box less.

Parsley—60c per doz. bunches for jumbo.

Pears—Kieffers, \$1 per bu.

Peppers—Green, from Florida, 65c per doz.

Potatoes—Buyers are paying \$2.50 per 100 lbs. generally. The market is quiet.

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	-----	30c
Turkeys (Old Toms)	-----	22c
Ducks (White Pekins)	-----	20c
Geese	-----	14c

Radishes—60c per doz. for hot house.

Squash—Hubbard, \$2 per 100 lb.

Sweet Potatoes—Delaware kiln dried, \$3.50 per hamper.

Tomatoes—California, \$1.35 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy	-----	14c
Good	-----	12c
Medium	-----	10c
Poor	-----	8c

Why Customers Flop.

In a recent analysis of the reasons why consumers change trading with one grocer and go to another a dealer suggests that any grocer who will look for his flaws will find the reason in one of the following: Indifference of salespeople; haughtiness of salespeople; over-insistence of assistants; ignorance of merchandise; misrepresentation of goods; delays in service; errors; reluctance to make an exchange of goods; high prices; poor quality of goods; store arrangement, appearance; wrong policies of management; poor advertising.

Wm. E. Sawyer, for many years on the road for the Worden Grocer Company, is seriously ill at Phoenix, Arizona, with diabetes and consumption. Will is hopeful of recovery and writes encouraging letters to his Michigan friends. His address is 1311 East McKinley street.

Marquette—The United Cigar Stores Co., of America, conducting a chain of nearly 3,000 retail tobacco stores, has opened a similar store in the Mining Journal building, under the management of H. W. Batchelder.

Detroit—The Myron Dress Manufacturing Co., 3112 Woodward avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$1,500 in cash and \$3,500 in property.

Flint—Aircraft Distributors, Inc., 2320 North Saginaw street, has been incorporated with an authorized capital stock of \$3,000, of which amount \$2,100 has been subscribed and paid in in cash.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 17.—One this day was held the first meeting of creditors in the matter of Edgar L. Eklisdager, Bankrupt No. 2796. The bankrupt was present in person. One creditor was present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The meeting then adjourned without date and the matter has been closed and returned to the district court as a no-asset case.

On this day also was held the special meeting and sale of assets in the matter of Josiah Van Loo, Bankrupt No. 2793. The bankrupt was not present or represented. No creditors were present or represented. The trustee was not present. The property was offered for sale and the same struck off to E. L. Howard for \$510. The sale was confirmed and the meeting adjourned without date.

On this day also was held the sale of assets in the matter of Simon Bos, Bankrupt No. 2724. The bankrupt was not present or represented. The trustee was present and represented by Robert S. Tubbs, attorney for the trustee. Several bidders were present in person. The bidding was spirited and the sale was finally confirmed to John Jansen for \$2,000. This was four times the original offer. The trustee was directed to declare a first dividend to creditors. The meeting then adjourned without date.

On this day also was held the sale of the accounts receivable in the matter of John A. Meulenbergh, as Meulenbergh Sheet Metal Co., Bankrupt No. 2711. There were no appearances. An offer of \$175 received by telephone was accepted as the highest bidder. The offer was made by Richard Hoyt, of Kalamazoo, of \$175, and was confirmed. The sale meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Harley E. Searles, Bankrupt No. 2799. The bankrupt was present in person and by attorney, R. G. Goembel. One claim was proved and allowed. No creditors were present or represented. No trustee was appointed for the present. The matter was then adjourned to Nov. 23.

In the matter of Fred C. Alley, Bankrupt No. 2809, the funds for the first meeting have been received and such meeting has been called for Dec. 3.

Nov. 19. We have to-day received the schedules, order of reference and adjudication in the matter of James Spyros, Bankrupt No. 2810. The matter has been referred to Charles E. Bair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of a restaurant keeper. The schedules show assets of \$2,525, of which \$250 is claimed as exempt, with liabilities of \$3,835.87. The first meeting of creditors has been called for Dec. 3. The list of the creditors of said bankrupt are as follows:

H. Leonard & Son, Grand Rapids	\$181.00
Foster, Stevens Co., Grand Rapids	21.85
Elis Bros. Co., Grand Rapids	41.70
M. J. Dark & Co., Grand Rapids	18.60
Burton Heights Creamery Co., Grand Rapids	250.00
Roosevelt Park Sheet Metal Works, Grand Rapids	50.00
Ryskamp Bros., Grand Rapids	600.00
City Bakery Co., Grand Rapids	48.19
Galewood Job Shop, Grand Rapids	249.35
X Cigar Co., Grand Rapids	25.00
Ferguson Supply Co., Grand Rapids	21.50
G. R. Awning & Tent Co., Grand Rapids	56.00
Hilbrand & Poelmann, Grand Rapids	31.00
G. R. Gas Light Co., Grand Rapids	60.68
Scott & Motman Electric Co., Grand Rapids	245.73
Woodhouse Cigar Co., Grand Rapids	39.65
National Grocer Co., Grand Rapids	164.17
G. R. Pie Co., Grand Rapids	55.00
Remington Cash Register Co., Grand Rapids	180.00
Coffee Ranch, Grand Rapids	35.00
Paul Steketee & Sons, Grand Rapids	255.00
G. R. Store Fixture Co., Grand Rapids	900.00
Humphrey & Co., Kalamazoo	18.25
American Sign Co., Kalamazoo	181.00
Remington Typewriter Co., Detroit	3.50
General Cigar Co., Chicago	10.60

In the matter of Alice S. Vaughan, Bankrupt No. 2728, the trustee has filed in said court his report of the receipt of an offer from R. J. Tower of \$200 for the remainder of the machinery, tools, furniture and equipment of the estate, appraised at about \$400. The date fixed for sale is Dec. 3.

Nov. 23. We have to-day received the schedules, order of reference and adjudication in the matter of Ernest E. Sampsell and Verne L. Bloode, partners doing business as Sampsell & Bloode, Bankrupt No. 2811. The bankrupts are residents of Three Rivers, where they conducted a retail coal yard. The schedules show assets of \$415.45, of which \$365 is claimed as exempt, with liabilities of \$2,212.45. 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:

Dukette, Wright & Hall, Three Rivers	235.00
--------------------------------------	--------

First Nat'l. Bank, Three Rivers. 450.00
Triangle Coal Co., Auburn, Ind. 1,075.00
Whiteburg Coal Co., Lexington, Ky. 111.10

A. B. Knowlson Co., Grand Rapids 50.00
Clyde H. Hoyt, Toledo 184.80
White Brothers, Scotts 106.55

On this day also was held the first meeting of creditors in the matter of Alexander C. A. Donna, Bankrupt No. 2802. The bankrupt was present in person and by attorney, Horace T. Barnaby. 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 first meeting then adjourned without date and the case was closed and returned to the district court as a no-asset case.

On this day also was held the adjourned first meeting of creditors in the matter of Harley E. Searles, Bankrupt No. 2799. The bankrupt was not present in person or by attorney. The policy of insurance was examined and it was found that there was no value in the same for the estate. The meeting then adjourned without date and the case was closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Lyle Benham, Bankrupt No. 2739. The bankrupt was not present or represented. The trustee was present. The trustee's final report and account was approved and allowed. No objection was entered to the discharge of the bankrupt. An order was made for the payment of the expenses of administration as far as the funds on hand would permit. The case was then adjourned without date and the same will be closed and returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of William A. Ver West, Bankrupt No. 2718. The bankrupt was not present or represented. The trustee was present. No creditors were present or represented. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration as far as the funds on hand would permit. There will be no dividend to general creditors. There were no objections 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. 23. On this day also was held the first meeting of creditors in the matter of Bernard McCarthy, Bankrupt No. 2804. The bankrupt was unable to be present and the case was held open to permit his attendance. Record of the meeting when held will be given here.

On this day also was held the first meeting of creditors in the matter of August Homrich, Bankrupt No. 2807. The bankrupt was present in person and by attorneys, Corwin & Norcross. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore was appointed trustee and his bond placed at \$500. The first meeting then adjourned without date.

Opening of Wool Blanket Lines.

Although no official announcement has been made as yet, the expectation is that the American Woolen Company will open its 1926 wool and part wool blanket lines during the present week. Price making of the new lines, it is said, will probably be completed within this time, with the announcement of the opening coming thereafter. Other important openings of wool blanket lines will follow, several of them being expected during the first week of December. The average of blanket prices is held likely to show a drop of about 10 per cent. from the opening prices of last year.

Seven Hundred Private Departments.

More than 700 private fire departments for factories and stores have been organized in Los Angeles. This probably gives Los Angeles the distinction of having a greater number of private fire departments in proportion to population than any other city of the country. The fire department is co-operating with these private organizations, counselling with them on methods of fighting fires and furnishing them with educational material on the subject of fire safety.



"The Bank on the Square"

Grand Rapids National Bank

Established 1860—Incorporated 1865

Fourth National Bank

GRAND RAPIDS
MICHIGAN

United States Depository

Established 1868

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

DIRECTORS.

Wm. H. Anderson, Pres.	L. Z. Calkin, Vice Pres.	J. C. Bishop, Cash.
Christian Bertsch,	Sidney F. Stevens,	David H. Brown,
Robert D. Graham,	Marshall M. Uhl,	Samuel G. Braudy,
Charles N. Willis,	Victor M. Tuthill	Charles N. Remington
Samuel D. Young	James L. Hamilton	

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago

GRAND RAPIDS

Detroit

First National Bank Bldg. Telephone

Citizens 4212

Congress Building

Main 656



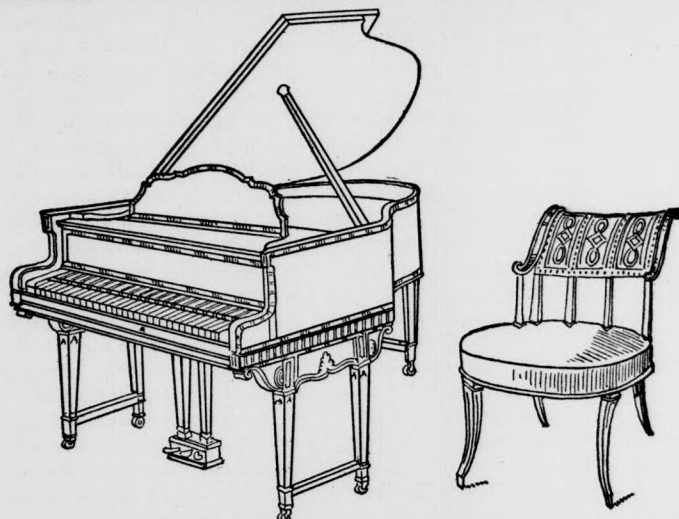
Rain through swinging windows

KEEP THE COLD, SOOT AND DUST OUT

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

Made and Installed Only by

AMERICAN METAL WEATHER STRIP CO.
144 Division Ave., North
Citz. Telephone 51-916 Grand Rapids, Mich.



Old world Mellowness
after the manner of Sheraton
in today's marvelous musical instrument
The Duo Art
Reproducing Piano

YOU could search the furniture marts of Europe, and not be rewarded with so excellent a find as this handsome piano-forte case of the Sheraton period...It exhibits all the recognized characteristics of the master designing of Thomas Sheraton, the charming arrangement of satin wood banding on a contrasting mahogany ground, the delicate inlaid panels, slender grace of line and exquisite carving.

Of course, in so great a musical instrument as the Duo-Art Reproducing Piano, every detail must be correct, for the instrument that brings to you the masterful playing of Paderewski, Hofmann, Gabrilowitsch, Grainger, Bauer, and a host of other great pianists who record only for the Duo-Art Reproducing Piano, must be genuine in every respect.

The Duo-Art Reproducing Piano is obtainable in Detroit only in our warerooms, and only in the following pianos:

STEINWAY WEBER STECK STROUD WHEELLOCK AEOLIAN

"The Home of Famous Pianos"

GRINNELL BROS.

~Duo-Art Representatives~

HDQRS., 1515-21 WOODWARD AVE., DETROIT

40 Stores. There's a Grinnell Store Near You

MORE ADVANCED POLICIES.

At the recent New England conference came up the perennial plaint that the industries of the section are suffering from dry rot and have lost their old-time supremacy in various fields, notably in that of cotton goods. A couple of years or so ago a Catholic priest in Fall River said about the same thing of the cotton mills of that city, urging the managers to abandon outworn methods and to scrap antiquated machinery so that they might compete with Southern mills without reducing wages. In the old days mass production of a limited number of standard cotton fabrics enabled New England manufacturers to hold their own in this country and to compete abroad with foreign competitors who paid lower wages. But then the unit of labor cost here was less, despite the difference in the weekly wage. Conditions since have changed. The style element has introduced a new factor. Plain fabrics have given way largely to the more attractive ones which call for better craftsmanship. New England mills are undoubtedly able to compete for business in the newer fabrics, but they have in some instances shown an unwillingness to depart from the manufacture of the kind of goods in which they excel. Here they run up against the fact that consumers will not buy what does not appeal to them and that their tastes are, consequently, controlling. Cheapness is not the main factor, nor does patriotism impel a woman to buy cotton fabrics simply because they are made in this country.

One of the speakers at the conference was Louis E. Kirstein, Vice-President of William Filene's Sons Co., of Boston. He thought the main trouble was the lack of "merchandising vision" by New England manufacturers in making the same kind of goods year after year without paying any attention to the changing desires of the public. Secretary Hoover, in a letter which he sent, called attention to "a tendency in certain older and more settled industries toward what might be called absentee administration." Dr. Louis K. Liggett, in an address, took up the matter of "inherited" control of establishments. In many instances directors whose interest came to them by inheritance have felt they must keep up family traditions and the original policies of their ancestors in the merchandising of their products, no matter how much such methods are now out of date and ineffective. All of these criticisms have some foundation. But what has recently been spurring up the New England manufacturers toward adopting more advanced policies has been competition. Being sheltered behind a tariff wall, they used to feel themselves secure against this. The rapid development of Southern mills disturbed this state of complacency. Then foreign manufacturers of cottons, finding it impossible to get a market here for staples, began to turn out attractive novelties which were eagerly taken up and began to displace the plainer fabrics of domestic make. Now American manufacturers have discovered that they can produce just as well-styled fabrics, and imports

of the foreign ones are decreasing. Not being able to compel the public to take what was offered the domestic mills are finding out what they want and are making it.

MOBILIZING THANKS.

The President has summoned the American people to observe the "wise custom" of acknowledging the "bounty with which Divine Providence has favored them." It is a universal service into which the spirits of all those living within the bounds of the Republic are thus drafted. It is a mobilization of the entire Nation's gratitude. Whatever any given individual's infirmities of body or trials or misfortunes may be, he has yet a marginal reason for thanks in the very fact of existence with "the power of thought." It is Pascal who reminds us that is "thought" wherein lies the very being of man; and so long as he is able to adventure with his thought he should respond to the Thanksgiving Day draft. He is a malingerer who slinks into sullenness or envy or despair and has no grateful word for what has come to him out of the past or hopeful word for those who come after.

"Into this world and why not knowing," gives a mystery to all life and makes every day one of adventure. St. Francis of Assisi, in his famous canticle of the sun, made a song of perpetual thanksgiving, though he wrote it in utter poverty, concerning the things in nature about us. Lloyd George recently emphasized our own special fortune in the beauty of our vast land, where even the weeds of the wilderness are arrayed in radiant glory—a land which yields two or three crops of alfalfa in Colorado; wheat for all the hungry, if only it could be gotten to them, in Minnesota and the Dakotas; a land with gold in its veins in California, silver in Colorado, lead in New Mexico, coal in Pennsylvania; a land which like a magician takes the same elements and makes an ear of corn in Illinois, a bunch of grapes in Western Michigan or a peach in Delaware, and with slight assistance of horticultural grafting and synthetic chemistry makes figs to grow on thistles and rarest perfumes to rise from coal tar.

America's special reason for thanksgiving is not in the beauty of the land we live on or the bounty of the land we live from, but in the spirit of the land that lives in us—the spirit of a people that "hopes grandly for the race" of a "great people in search for a more abundant life." It is such a thanksgiving to which the thoughts of citizens of this land, and especially its youth, should be drawn this day. We need not stand in depression before the portraits of the past. We have only to look into the faces of our millions of youth to know that there is a better world in possibility. It is through them that we dare to hope that out of the agony of men's long striving "the Lord may," in the language of an old Thanksgiving prayer, "be moved to arise and amend the earth."

We need "blue sky" laws to balk political wild-cat schemes. All bunk artists are not selling oil stock.

HOLIDAY TRADE HEALTHY.

Thus far the Fall business has been good and the promise is of the continuance of this state of things until the regular holiday trade starts in within a week or so. Some of that trade is already in evidence a little ahead of time because of the appeals for early shopping of this character. That there is no lack of funds available for purchases is clearly apparent. The inclination to buy is also manifest where the offerings are attractive. Owing to the overcautious method of buying on the part of dealers, they may yet be embarrassed by not having on hand enough supplies or sufficient assortment to meet the demands on them. Indeed, there have already been some evidences of this in the hurry calls made on various producers.

These various circumstances and the fact that general conditions for a few months to come are already pretty well determined, afford the promise of a good Spring season. Preparations for that were completed in the primary markets some time ago, and, while the responses to the offerings have been coming in with a certain amount of irregularity, they make up a total of quite respectable proportions. This is particularly the case regarding the textile fabrics and the articles made of them. A very hopeful sign is the continuance of the activity in construction work of different kinds in various sections of the country, which denotes the employment of many workers at good wages. In line with this also are the larger purchases of equipment and supplies by the railways and other large corporate enterprises. These are all factors in increasing the volume and variety of mercantile business. Extensive buying in the primary markets is not looked for at this time, when the effort by jobbers is to clean up their stocks preparatory to inventory taking. It is noteworthy, in connection with this, to mention that the big Chicago jobbing houses which usually stage pre-inventory sales toward the close of the year have determined not to do so this time. Their stocks have been sufficiently reduced without need of resorting to the expedient. They will be in the market early in the new year for supplies.

WOOLS AND WOOLENS.

Sales of wool at auction took place last week in Australia and New Zealand. Supplies of the new clip have been coming forward in great volume, and its absorption is awaited with not altogether too hopeful anticipation. There was an easing of price on some sorts in last week's sales, but others remained firm. As compared with last year, the prices are 63 to 69 per cent. lower. A better line on values is expected from the auction sales at London which begin this week. One thing that seems to be settled is that there can be no advances of any moment without restricting the volume of the sales, and then the matter will resolve itself into the ability of holders to retain their stocks. In this country trading has been rather light. Supplies here, however, appear to be plentiful. Mills report a greater activity than during October. Spring business in

men's wear fabrics has been showing up better than it did. It has emboldened more of the mills to raise the prices of their worsteds from 5 to 15 cents per yard, following the lead of the principal factor. Clothing manufacturers report good and increasing sales for Spring. In women's wear the principal feature appears to be the marketing of Winter resort wear. Fabrics for Spring are yet being bought rather sparingly. Openings of some woolen knit goods for next year's delivery have taken place, but the important lines are still being held back. There has been a little recession in price on some numbers. In sweaters there is some call for spot goods as well as for future delivery.

THE RUBBER SITUATION.

It would appear that restriction of the exportation of rubber under the Stevenson plan is about to come to an end. Recently the British Colonial Office announced that the exportable allowance of the article from Malaya and Ceylon for the current quarter would be raised by 10 per cent., making a total of 85 per cent. This is in accord with the restriction plan, which is automatic in its working and is governed by the price which rubber fetches in the London market in each quarterly period. The next period will end on Jan. 31, by which time it is expected the export allowance will be 95 per cent. The present release of 10 per cent. additional means about 40,000 tons per annum more. While the world production of rubber has largely increased during recent years, its consumption has gained at an even larger rate. In 1921, for instance, production was 294,000 tons and consumption 265,000 tons. This year, it is estimated, the production will be 500,000 tons and the consumption 560,000 tons. There is every reason to believe that the use of rubber will continue to increase annually, while it will take years to grow new groves and bring them to bearing. It also appears likely that the product from all of the growing projects in contemplation will be none too large to supply the demand. The output of all the existing plantations will not suffice to meet the world's needs a few years hence. New sources of supply, therefore, cannot be provided too soon, especially as it is likely that new uses will be found for rubber.

CANNED FOODS MARKET.

Brokers are not particularly busy, as they are under the handicap of being unable to sell volume blocks of the commodities which are abundant and are equally at a loss to find those which are desired but which are not offered by first hands. Their activity is confined to a routine field and to hand-to-mouth trading, part of which includes making occasional resales of merchandise which one buyer has in surplus but which another realizes he will need later on. The inducement made in the way of price results in sales and incidentally in irregular prices. Cannerymen are also sacrificing some items. Quotations on the weak products are more or less nominal and represent jobbing sales rather than sacrifice transfers of staples.

MEN OF MARK.

Wm. H. Anderson, President Fourth National Bank.

There are many standards of success. Such a standard may be gauged from a material, intellectual or moral standpoint. Very often it is riches which are sought. Broad acres, a big bank account, an elegant mansion in which to live, are regarded by many as the highest rung of the ladder of life which can be reached. These acquirements give leisure, comfort, social standing and influence. No wonder they are so generally coveted.

There are others whose natures thirst for prominence and power. If these men can be governors, senators or congressmen, they grasp the position with a feverish avidity, hoping it may be a step to something higher. Then we see others whose highest ambition is to lead companies, regiments, armies—to kill men. War alone stirs their nature. The devastation and suffering which follow in their wake are as nothing to them. Never having appreciated the sacredness of life they have no regard for it.

In the intellectual world there are scholars and thinkers who care little for prominence, power and wealth. The midnight oil blanches their cheeks. It may be a poem that for years they are thinking out. It may be a musical composition. It may be an argument in answer to some other argument. It may be a book that will mold opinion or drop dead as it falls from the press.

Then there is the inventor, the profit of whose life work, as a rule, goes to others. His mind is full of wheels and levers. His sleep is disturbed by possible combinations which he hopes may bring about unheard of results. He excludes himself and dreams of the unknowable and unobtainable; often in the eyes of the world he becomes a crank, doubted by friends and shunned by capitalists. In instances the almshouse or the insane asylum is kinder to him than the world has been, for it opens its doors to receive him.

The writer of this once sat by the side of an astronomer in his observatory. While others slept this man was recording what his great glass revealed. At that time he was in search of a star—a star that in astronomical circles would be called new, yet which had been giving forth its light for millions of years. To tell the world something about the wonders of the universe was this man's ambition. Society with its artificial ways, politics with its intrigues and shattered hopes, war with its carnage, creeds with their sophistry, did not attract him. Cold, exact science was the stimulant on which he lived.

We tip our hats to all these phases and conditions of men. They are necessary else they would not exist, yet at the same time we must record the protest that none of them is the highest standard by which a life can be gauged. That man who is charitable, who is hopeful, who is patient, who is full of courage at all times and a tower of strength in emergencies, who never swerves from his ideas of duty and responsibility and knows no such

word as defeat—he is the king among men, although the world at large may see no gems in his crown which glitter. He may not be known outside his own township, no telegraphic notices of death may be flashed here and there, no monument may mark his final resting place, but the perfume of his life spreads and sweetens other lives, fitting the soil for flowers where before weeds grew. It is far wide from the intention of the writer to ascribe to any man those characteristics which he does not possess or to throw around him any glamour, but there are a thousand men who will say that the qualities enumerated in this paragraph are those which make up the character of Wm. H. Anderson, the subject of this sketch. By com-

Mr. Anderson became interested in the Fourth National Bank in 1891, was its Cashier for six years and since then has been its President. Aside from his position with this institution, Mr. Anderson has many other interests. He is or has been a director in the Peoples Savings Bank, Commercial Savings Bank, South Grand Rapids State Bank, Grand Rapids Railway Company, Bissell Carpet Sweeper Co., Anti-Kalsomine Co., Grand Rapids Showcase Co. and is interested in many other financial institutions and manufacturing establishments.

Mr. Anderson has for over forty years been identified with the good roads movement and is a practical and successful road builder. He was manager for four of the corporations

in their methods and movements was of great value.

Mr. Anderson assumed the management of the West Michigan State Fair when its affairs and finances were in a deplorable condition and brought the organization up to a high state of efficiency. He retained the Presidency ten years, leaving behind him a most enviable record.

After moving to Grand Rapids, Mr. Anderson quickly became interested in all civic movements looking towards the betterment of the city. While in no sense an offensive partisan, he has taken an active part in politics, acting upon the well-grounded belief that it is every citizen's duty to do his part in making the political history of the city and State.

Some years ago Mr. Anderson again invested in farm property, and owns at present a highly improved farm of several hundred acres in Sparta township, which is the wonder and admiration of his friends and neighbors.

Mr. Anderson has developed a spirit of philanthropy which is as broad as the world. He has given liberally to every worthy cause which appealed to him as worthy of support. Among his benefactions is the presentation of a farm on Bostwick Lake as a summer camp to the young people of St. Mark's church, of which religious organization he has long been a consistent adherent.

If there is one characteristic, more than another, which appeals to Mr. Anderson's friends, it is his courage. He makes loans which would stagger some of his neighbors in finance, but he seldom makes a loss, because his judgment is unerring, due to his ability to read men. He has such a comprehensive grasp of things that he is master of every situation and wins where others fail by reason of his remarkable capacity to calculate conditions and predict results.

The financial success which has crowned his efforts Mr. Anderson attributes to his determination to keep out of debt. He never speaks ill of his neighbors or competitors. The strictness with which he observes this rule of life accounts for his popularity and ability to make and hold friends everywhere. He is pre-eminently a man of affairs as well as a keen observer of men. To this may be attributed in large measure the success of his enterprises. His intimate connection with financial undertakings, the executive work of his Bank and his close attention to business have all aided in giving him that fund of information essential to the expression of intelligent opinion—and no one who knows him will doubt his conservatism.

In person Mr. Anderson has an admirable physique and enjoys the good health which induces a spirit of optimism and courage. These attributes, together with his untiring energy, fit him for large enterprises and an easy dispatch of business so essential in the career of an active and successful man.

Carelessness costs you time and money and, in the end, your business reputation.



William H. Anderson.

mon consent all who know him they are his.

William H. Anderson was born in Plymouth, Michigan, on September 6, 1853, and two years later came to Kent county with his parents and located on a farm in Sparta township. His early education was obtained in the village and country schools and he was brought up as a farmer's boy. He followed farming until 1883, liked the vocation and was successful in its pursuit and managed to accumulate considerable property. But he saw opportunities in the city for more rapid advancement, sold his farm property, moved to Grand Rapids during that year and engaged in the real estate and loan business. Since this removal he has been identified with some of the city's most substantial interests.

which built gravel roads out from the city of Grand Rapids and which were a great factor in the progress of the city. His long experience in the building and maintenance of turnpikes has made him an authority on all matters of road management in this part of the State. He directed the work of constructing the Grand River boulevard and had charge of the creation of the beautiful roads in Hodenpyl Woods.

Mr. Anderson has been prominently identified with the Grand Rapids Association of Commerce ever since it was organized and three years was the executive officer of that body. In the organization of the Grand Rapids Clearing House he was very prominent and his counsel in perfecting this organization so as to bring all of the banks into harmony with each other

SHOE MARKET

Encouraging Footwear and Hosiery Sales For Christmas.

Mr. shoe merchant, what are your plans for the coming Christmas season?

Are you aware of the possibilities in increasing your business during the next four weeks by the sale of slippers, shoetrees, garters, fancy hosiery, scarfs, mules and the new patterns in boudoir slippers; new buckles, shoe bags, leather and suede covered pocket cleaners, etc.?

Progressive shoe merchants in the Middle West are planning to-day to increase their Christmas business at least 30 per cent. through the same opportunity that confronts us all this time of the year.

Effective window displays will prove the magnets for getting this extra business into your establishment. An attractive interior decorated in holly, evergreen and vari-colored miniature electric lights will create the necessary atmosphere that will aid you in getting this special holiday business.

The department store, jeweler, hardware merchant and gent's furnishings house in your city, has planned extensively to get this business. Are they going to take a portion of it away from you?

"There Was an Old Man Who Lived in a Shoe"

and like every other man who lives his evenings at home in a pair of cozy comfortable house slippers, he enjoyed life immensely. If you want to please him most, just "get his number" on the sly, and then come to Hamburgers for a pair of house slippers. They are such "comfy" gifts, and they are also just such articles as a man seldom thinks of buying for himself because he expects to receive them at Christmas. The wise shopper will be one who buys early.

In this clever manner Hamburgers, Los Angeles—the big store that has just been taken over by the May Co. interests—last season suggested men's slippers as a Christmas gift. Attention was drawn to the advertisement the moment one picked up the paper, due to the fact that extending entirely across the top was a big slipper in which a man was reposing, as on a couch, reading a newspaper. All down the side of the three column advertisement were pictured different styles of slippers for men, together with a description and price of each. A card at the top of special interest to the women folks read: "A real man's store in which women may shop with confidence."

But it is not only the advertisement writers in the large cities who know how to put over the Christmas idea to good advantage. The M. Aschacher Shoe Store, Staunton, Ill., had a most appealing advertisement, showing at the top a fireplace with a comfortable chair drawn up to it, and outline cuts of slippers for men, women and children. In their announcement they conjured up such a pleasant picture of fireside comfort that all who read were consumed with a desire to secure such slippers for their loved ones and themselves.

There's Something Decidedly "Homey" About Slippers as Christmas Gifts.

When one thinks of happy, restful evenings at home, when all outside is cold and dreary, house slippers cease to be prosaic things of felt or leather, and become that which will express your best wishes for many, many just such happy evenings for someone who is dear to you.

And there is further satisfaction for you in that these ever-welcome slippers are so inexpensive—a real help at a time when one wants to make their dollars do the utmost.

The remainder of the advertisement was taken up with the description and pricing of slippers for men, women and children.

Occupying a place in the publicity scheme even more valuable than that of the newspaper is the show window. Everybody does not read the advertisements, but everyone sooner or later sees the windows. An ordinary display of shoes will interest only those who are in need of same, but a holiday display will draw the attention of all, and suggest to many the appropriateness of shoes, slippers and hosiery as gifts. A very catchy display was that of the Imperial Shoe Co., New Orleans, La. It occupied a corner window, so was observed by passersby on both streets. A tall brick chimney was constructed and a life size cut-out Santa Claus was preparing to descend same. The upper part of the window was garlanded with strings of tinsel, from which hung felt slippers and baby booties. On glass slabs and on the floor were high shoes for women in black, white and all shades of brown and gray, each with a little card stating the price of same.

Kenningtons, Jackson, Miss., was another firm that produced a very Christmas effect. The walls were white, with a tall red panel in the rear center, topped with a big white circle on which was the masque of Santa. Above this were wide spreading branches of white, frosted foliage. The shoetrees were all covered with little mats of crinkled red paper, and on each was placed a shoe, while on the floor, also partially covered with the red mats, were comfortable looking slippers of felt and leather.

Interior decoration counts for much in a shoe store, and where there is a large trade in children's shoes, it will pay big dividends to have a Christmas tree. This is done each year by the Children's Shoe Store, Los Angeles, Calif., and the gaily lighted and decorated tree attracts all the youngsters. On the tree are hung baby booties, buckles and feather ornaments for ballroom slippers, and silk hosiery for all shades of shoes. At the base of the tree are felt slippers, each in a gaily decorated box, and they look so enticing that the majority of children promptly beg Santa Claus to bring them a pair like them.

A surprise plan that is meeting with big success is being worked by the children's shoe department of Block & Kuhl, Peoria, Ill. As explained by the manager, C. H. Drew, the plan is as follows: "We do an immense business in children's shoes, and especially in felt slippers, each holiday season, and of course I am always working on something that will bring the children closer to us, and make them want to trade here. This season I am placing in the toe of each pair of felt slippers

for children a bright new penny, fresh from the bank. This little gift is not advertised in any way, and consequently it comes as a delightful surprise to the kiddie when he puts his hand into the slipper and draws out the bright new coin. Naturally he tells his little friends about it, and they begin to want B. & K. slippers, and so the sales go merrily on. All of our shoes at the holiday seasons are put up in holiday boxes and tied with narrow red ribbons, giving them a very festive appearance."

Just a word about hosiery in closing—if every salesman when selling a pair of shoes would suggest an appropriate pair or several pairs of hose to accompany it, the hosiery sales would more than double. People are in a spending mood and only need to be reminded of the proper accessories, and the clerk who does this constantly will surely find a nice bonus awaiting him when Christmas day rolls around.

More Doing in Leather Goods.

From makers of leather goods come reports to the effect that business is getting better with them as the holiday season approaches, especially as it concerns orders placed by buyers for stores located in the territories adjacent to this city. In some instances no backwardness is shown in saying that the improvement in demand is welcome, for pre-holiday buying has been such that it could be materially improved. This usual run of gift merchandise is being taken by buyers, with the call for fitted cases probably more noticeable than that for other

lines. The attention of both buyers and sellers has been focused on them to some extent by the delayed deliveries resulting from a scarcity of fittings.

Late Orders For Dolls.

Late orders for dolls continue to reach manufacturers, and on certain types in demand they are behind hand on deliveries. The infant types with blankets, either singly or in twins, are said to be taking very well with early holiday shoppers. The talking and walking mama doll is also receiving its share of attention. In line with the idea of putting rubber panties on dolls, one dealer here has gone a step further and has brought out a rubber cape on the order of a Red Riding Hood cape, which is offered in various colors and matches the panties. The hood of the cape is trimmed with a shirred ribbon. It is priced to retail at about 50 cents.

Plain Silks Bought For Spring.

The cutting-up trade is credited with placing fairly good advance orders for plain silks for Spring. These goods have not been seriously neglected for printed goods, according to manufacturers. Interest in flat crepes continues strong, and these cloths in the high shades appear to have good prospects for Spring. Georgettes and Romanes are very much to the fore and are counted on to have one of the best demands in recent seasons. Canton crepes are coming forward after a period of inactivity, and sellers report good recent buying of these weaves.

Michigan Shoe Dealers

Mutual Fire Insurance Company

LANSING, MICHIGAN

PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

SHOE RETAILERS!

MAIL THIS COUPON TODAY

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

Gentlemen:

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

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

WHILE THE YEARS ROLL BY.

How a Merchant 82 Years Old Keeps Young.

I have been asked "How does it seem to be over eighty years of age?" I reply, "I do not feel any different from the way I felt twenty years ago." It has been said "A man is as old as he feels." This I believe to be true, and many may be old men at sixty, while others are young at seventy or eighty years. Whether we age early or late is largely in our own hands to determine and as one who has passed his eighty-second birthday I may be able to make some suggestions that will be helpful, and which will enable you to assist nature in keeping yourselves in fighting condition as long as possible.

There is no known formula that will enable one with any certainty, to attain long life, but there are certain principles which, if followed, will materially assist in lengthening our span of life. I may not be able to tell you anything you do not already know, but it is well to have these matters brought to our attention from time to time, "lest we forget."

A good constitution, if we are so fortunate as to have inherited such, is the best foundation on which to build, and if our ancestors have left us such a legacy, it imposes upon us the moral obligation to see that we on our part leave to our children the best constitutions it is possible for us to bequeath. Good health is of the first importance. Regular habits, moderate exercise and moderation in eating are very essential for keeping one in good condition, neither too fat nor too lean. Avoid excesses of all kinds, be in the sunshine as much as possible, get plenty of sleep, have a cheerful disposition and don't worry. Most of these rules you can accept without question, but you will say, "It is easy to say don't worry; but how can I help it?"

There is a great difference between worry and anxiety. Worrying is dwelling on the calamities that possibly might happen with fear and dread as to the consequences. Worry discourages and unnerves one and accomplishes nothing. It is like running the engine in your automobile without moving. You use up your energy and get nowhere. Anxiety, when one is in a difficult situation, cannot be avoided, but it should be used as if it were a scout on the picket line, watching possible adverse moves of the enemy and spurring one on to find some way to meet and overcome the threatened danger.

One cannot be in business for a number of years without having many trying experiences. At such times my advice is "don't worry," but try with all the ingenuity you have to find some way to overcome the adverse condition. Study the situation thoroughly, do the best you can at the time and watch constantly, always alert for any opportunity to better the conditions. You will remember the old mythological story of Antaeus, whose mother was the Earth. He was having a terrible fight with Hercules, but as often as he was thrown to the ground his mother, Earth, gave him

new strength; so he rose from each fall stronger than ever and with renewed vigor rushed at his adversary. If we can find in our adversities additional strength to carry us to success in overcoming them, they will be almost regarded as blessings in disguise. Don't get discouraged, do the best you can, but keep fighting and let "No surrender" be your motto.

When you find that you have finally done the best you can, let the situation rest there, and make your plans so as to adapt yourself to the changed conditions. There are hundreds who are worse off and still are happy. Get the habit of looking at the good things you still have. Be thankful for the good things you have had, and forget what you have lost.

A man who has reached the age of forty years ought to know pretty well what is good for him and what is not, and he should so order his habits as to conserve his powers while he has them, so that when past middle age he will not be deteriorating but will still be full of vigor.

When a man at any time of life feels that he is losing his grip on his business, and cannot accomplish as much as formerly, instead of trying to work more hours and forcing his already overtired brain and body he should take more rest and relaxation. Restful sleep does as much as anything to aid a man in conserving his powers.

Recreation is the best way to drive away worry. Everyone should have a hobby to divert his mind and relax the tension of business cares. If he can find some kind of real play that he can enter into with moderation and enjoy, it will prove a great tonic and vital restorer to him. It will pay to take a day off occasionally, with regular week ends, and summer and—if possible—winter vacations of a week or two, for a regular thing, to get entirely away from all thoughts and cares of business and have real recreation. A man will be far better able to continue his fight successfully after nature has had a chance to recuperate. Difficult problems can be easily solved when taken up with a mind so refreshed and invigorated.

When after strenuous years one begins to think of retiring from business he will find that he should have some hobby that he is interested in to keep his mind active and alert, and my advice is to begin now, if you have not already done so, to take interest in something besides business, so that when you come to drop that you will not feel lost and as though your life of usefulness were past and you were laid on the shelf. Break away gradually if possible. It is too great a change to be abruptly made from the strenuous activity of business to a life without that all absorbing call. Start now to get interested in something, no matter what, provided it appeals to you and you will enjoy doing it.

Frederic M. Haynes.

Merchants who are not sufficiently interested in their business to read the trade journals about it are being superseded by the men who are studying as well as practicing.



SELL BY THE CARTON



KING BEE DAIRY FEED

20% Protein

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

Manufactured by
HENDERSON MILLING COMPANY
Grand Rapids, Mich.

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

Blended For Family Use
The Quality is Standard and the Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

TAKING INVENTORY

BARLOW BROS. Grand Rapids, Mich.
Ask about our way.

Bell Phone 596 Citiz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-110-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Henry Smith Floral Co., Inc.

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

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

Michigan Employment
Institution for the Blind
SAGINAW W. S., MICHIGAN



Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Our Collection Service

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

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

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

MERCHANTS' CREDITORS
ASSOCIATION OF U. S.
208-210 McCamly Bldg.
BATTLE CREEK, MICH.

For your protection we are bonded
by the Fidelity & Casualty Com-
pany of New York City.

FINANCIAL

America's Sweet Tooth Demands More Sugar.

In the extra lump of sugar for their morning coffee that Americans can afford this year, in the additional soft drinks and in the full cellar of canned fruits is evidence of the great wave of prosperity now sweeping the country. That good times are reflected in the 1925 record production of automobiles everybody knows, but, after all, does not the consumption of sugar offer an even more reliable index of our general prosperity than the demand for motor vehicles?

The time has not yet come, at least, when so many people drive automobiles as eat sugar in its more luxurious forms. Most of us have more nearly satisfied our craving for sweets this year than ever, but not a man among us will be able on December 31 to say how much sugar he personally has consumed in the twelve-month period.

In Wall Street they have a way of reckoning these things. Very often the statistics are worked out before the event and the experts now are willing to hazard a guess on the amount of sugar we will consume in 1925.

Estimating the last six months on the basis of an actual consumption of 3,900,000 tons for the first half of the year, we may, without much stretching of the imagination, reckon that the United States will consume a total of 5,500,000 tons. The figure is more likely to be small than large.

Let us assume that our population is 115,000,000. A simple problem in mathematics then reveals an interesting conclusion. Apparently, per capita consumption of sugar this year will reach in excess of 107 pounds. That is not 107 pounds for adults. It is 107 pounds for men, women and children. Never in the history of the country has the sweet tooth demanded so much as it will this year. In 1924 per capita consumption was less than 96 pounds. Even in 1922, the former record year, the annual rate was only 103 pounds.

On the theory that demand for goods forces prices up we might have expected advances in the price of sugar instead of a decline to a new low recently below 2 cents a pound (c. and f. New York). Or, accepting the explanation that the crop this year was enormous, we might, perhaps, reason that with consumption increasing the commodity should find its way soon to substantially higher levels.

That is all logical enough. It does not, however, consider one thing that may upset all reasoning to the contrary. The facts are not only that production this year increased faster than consumption, but that 1926 very likely will add another enormous supply of sugar to the world's 1925 bumper crops.

So long an interval ensues between the planting and marketing of a crop that it takes time for planters to adjust themselves to changes in the price situation. Recent low prices for the commodity probably will not, in other words, greatly retard the 1926 output, although the appearance of unfavorable growing weather might.

Altogether then, the man who wants to know the future course of sugar prices must look beyond the fact that we as a nation are consuming more sweets. He must reckon that, in all probability, the world will have another big crop next year. Such considerations are likely to make him temper his expectations of any very sustained or smart upward swing in the commodity for the present.

Paul Willard Garrett.

[Copyrighted, 1925.]

Should Carefully Consider Purchase of Foreign Securities.

Why should the American investor buy foreign securities? That is a question frequently put forth just now and one in which a wide host of people are interested. There are a good many academic reasons, say bankers, which appeal more strongly to the economist following world affairs than to the individual owner of capital. Some of the more familiar of such reasons include the following:

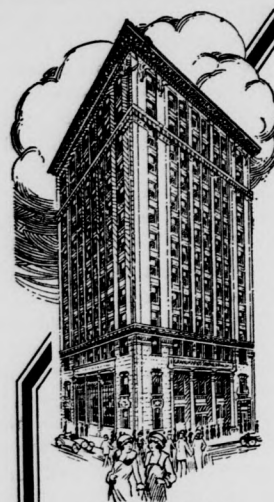
This situation requires that the United States, as the holder of by far the greatest portion of the world's gold, should not hoard that metal but should export part of it in foreign loans. Otherwise, it is contended, the rest of the world might some day decide to scrap the gold standard and use other tokens as mediums of exchange as silver, copper, lead or platinum.

If, having such a preponderance of the total amount of gold, we decide to hoard it rather than make it available for credits, there is little or no incentive for other countries to co-operate in maintaining the gold standard. And with the disappearance of the gold standard, the question arises, of what value to us would be the 51 or 52 per cent. of the world's gold which we now own?

It does not take an economist, says one banker, to realize that the world to-day is more closely knit than it was a hundred, fifty, or even twenty-five years ago. Greater speed of travel, improved communications, cable, radio, and the telephone have contributed to a far closer interrelation than in the times of our fathers. In Europe there is a market for our wheat, cotton, copper, meat products, automobiles, etc.

But Europe cannot pay for those goods to-day in gold, for the very reason that out of a total of approximately eight billions of gold in the world we have over four billions and Europe only about two and a half billions. She can only pay in goods and services, and to get machinery started to render services or manufacture goods requires capital, which we alone can furnish. In a few words, if we wish to continue selling the output of our surplus productive capacity to the rest of the world we must extend long-term credits to enable them to pay.

One need not elaborate on America's moral responsibility to participate in world reconstruction. Most of us are familiar with the thesis that the tremendous and rapid shift of financial leadership to America carries with it definite obligations and responsibilities. Those supporting this thesis point out the material service which European



Main Office

Cor. MONROE and IONIA

Branches

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

The Bank
Where you feel
at Home

OLDEST SAVINGS BANK IN WESTERN MICHIGAN

"MY BANK"

We are sincere when we say that nothing gives us more lasting satisfaction than to hear people refer to this institution as "MY BANK."

It shows that we are close to them and really part and parcel of them. There is much more to commercial banking than merely handling money. We invite you to make it

YOUR BANK

"The Bank Where
You Feel at Home."

Grand Rapids Savings Bank

OFFICERS

ALDEN SMITH, Chairman of the Board
CHARLES W. GARFIELD, Chairman Ex. Com.
GILBERT L. DAANE, President
ARTHUR M. GODWIN, Vice Pres.
EARLE D. ALBERTSON, Vice Pres. and Cashier
EARL C. JOHNSON, Vice President
ORRIN B. DAVENPORT, Asst. Cashier
HARRY J. PROCTER, Asst. Cashier
H. FRED OLTMAN, Asst. Cashier
TONY NOORDEWIER, Asst. Cashier

Only Ten Percent

Statistics show that only ten per cent of the American men who die leave estates.

With the many forms of insurance that exist today there is little excuse for the average man not carrying sufficient insurance to properly care for his family and educate them during their tender years. Be in the ten percent class.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

capital rendered in the reconstruction and development period in America following the Civil War, in the building of railroads, power plants, etc.

They contend that the world, and more particularly Europe, can now rightfully look to America for help and that we shall prove ourselves of limited vision and unfit for leadership unless we can see and accept our definite responsibility in helping, by making long time loans, to restore the productive machinery of the rest of the world.

These foregoing reasons are truly academic and make their appeal more to the student of economics or world politics than to the man with surplus capital to invest, for which he demands an attractive yield and a maximum of safety.

Huge Volume of Merchandise Imports Reflects Prosperity.

Our foreign trade figures for October are interesting for two surprises that they contain. Merchandise imports show a decided gain over a year ago at a season when normally we do not expect a pick up in the volume of incoming goods. Exports fell below their level of 1924, on the other hand, at a time when outward-bound shipments usually run heaviest.

The trade movement last month ran contrary to rule, in other words, and contrary to what in ordinary circumstances we might wish. Our so-called favorable balance of trade fell from \$216,000,000 in October, 1924, to \$117,000,000 last month. Now comes the question whether the showing can be judged on old standards. What do the new trade computations mean?

Certainly the most striking revelation of the statistics is the climb in the volume of imports, \$375,000,000 in goods, or more than for any other month in a long time, having reached our borders from foreign countries during October.

So large an incoming trade has significance, of course, for the reason that most of what we import is in the form of raw material. Large shipments of raw materials into the country mean that business men here still are planning for active business well into the future. They are bringing in raw materials for no other reason than that they want to turn something from the raw into the finished state. Apparently they anticipate a continued good demand for finished goods. It is a plain sign that holds out promise at least of prolonged business activity and prosperity. That the import figures do not reflect the large seasonal movement of sugar adds to the significance of the showing.

In the old days a shrinkage in the volume of excess exports was looked upon unfavorably, but nowadays our economists view matters differently.

They point to the obvious fact that the world owes the United States an enormous debt. We hold about half of the world's total supply of gold. Since Europe, for example, cannot pay us in gold she must ship goods instead of gold. It would not be illogical, therefore, to expect larger and larger imports relatively so long as we hold

the yellow metal and the world is in debt to us. One other possible way for Europe to work down its indebtedness without shipping gold is, of course, through flotation of loans in this country.

Doubtless we must expect that Europe will adopt both methods of settlement. Not all foreign loans are acceptable to us on this side of the water. Since that is the case, and since we hold the pot of gold already, we should not become alarmed when imports from Europe increase.

Paul Willard Garrett.

[Copyrighted, 1925.]

Retail and Wholesale Prices of Meat.

According to reports of retailers as given through Associations and in personal discussion the average retail buyer who tries to study the economic features of meat distribution finds it difficult to reconcile wholesale carcass values with prices charged in retail shops for certain selected cuts. This subject is one that has puzzled many who from experience should be better informed than the usual retail buyer and the acceptable answer is not easily prepared. It is, however, quite possible to point out certain things that influence the difference under discussion and to some extent, at least, clear up what is often a misunderstanding between consumers and distributors. Differences in values between raw materials and finished products are influenced largely by costs of transportation, cost of preparation, cost of selling, cost of money involved and other similar things. Labor enters into the matter irregularly and at times importantly. The values of a marble statue chiseled by a master would be many times greater than the value of the rough marble, while the value of a load of sand is little changed because of cost of preparation. A meat carcass is sold wholesale at a price agreed upon and this price applies, of course, to the cheaper and more valuable parts of it. When the retailer gets this carcass into his shop he must sell it divided into small sections and since these sections do not possess equal popularity with housewives they sell at different prices. If some cuts are sold below carcass plus cost of doing business other cuts will be priced above cost of carcass enough to create a profitable balance. Certain parts of the carcass, such as bones and fat, sell considerably below carcass cost and so this loss is compensated by adding it to the cuts in greater demand. It is chiefly because of the difference in value of certain sections of the carcass and which must be balanced that so much misunderstanding exists. The lower the price wholesale the less value to be compensated and so low quality meats sell not only lower than high quality but also relatively higher.

This Is Mean.

Mrs. Newlywed (who has been hearing news of an old sweetheart, whom she jilted)—And when you told him I was married did he seem to be sorry?

Her Companion—Yes, he said he was very sorry—although he didn't know the man personally.

TRUSTS

A term adopted in law to cover property or money placed by contract or last will and testament in charge of a Trustee, for the benefit of a designated person, or a church, or a charitable cause, or several such, with specific instructions how the net income shall be used by the Trustee, under varying conditions and developments.

When a proper Trustee is selected, it represents a wise method of providing for the persons and causes to be benefitted.

Trusts under wills and contracts, large and small, wherein we are Trustee, amount to many millions, and constitute OUR PRINCIPAL BUSINESS. They include trusts for the support or education, or both, of children; for the care of the aged; for the benefit of churches, schools, missionary organizations, hospitals, and charitable institutions generally; and for any other worthy purposes.

While we charge for our services as Trustee, and aim to make a profit on the whole, we intend to charge only a reasonable sum in every case. As the Rotarians say: "He profits most who serves best." Our chief object is not to make money, not to pay big dividends to stockholders, not to pile up a big surplus and undivided profits. It is, to maintain our reputation in Western Michigan for doing the right thing, in substance and in method, in every department, with everyone with whom we have business; and with the object of improving our methods wherever possible, we invite suggestions from those interested.

Ask for our circulars stating more regarding Trusts.

THE MICHIGAN TRUST COMPANY

Grand Rapids

The Oldest in Michigan
Organized in 1889

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

THE CITY NATIONAL BANK OF LANSING, MICH.

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

"OLDEST BANK IN LANSING"

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

GRAND RAPIDS MUTUAL BUILDING and LOAN ASSOCIATION

A Mutual Savings Society

GROUND FLOOR BUILDING and LOAN BUILDING
Paid in Capital and Surplus \$7,500,000.00

Fire Insurance in the United States.

The contrast between the satisfactory situation in the life insurance business in this country and that in the fire insurance business is very great. What is the cause of this difference? The greatest difference to be noted in a study of the two systems is the presence, in a most active and almost universal way, of competition in the life insurance business; and the absence of competition in the fire insurance field. There is a very considerable difference in the initial rates in life insurance between the different companies; and the system of annual cash dividends, which is almost universal in life insurance, increases and accentuates this competition. The result of cash dividends paid annually is a constant reduction in the net cost to the insured on his annual life insurance premiums.

In the fire insurance field we find in many states that the rates are fixed by law, so that companies must all write at one standard rate. In this particular, fire insurance premiums differ very greatly from life insurance premiums.

State regulation of fire insurance has followed very much the line of railroad rate regulation. The history of the railroad business in this country has been briefly summed up in three words, gift, graft and guarantee.

The era of gifts and grants.

The era of graft.

The era of guarantee.

But fire insurance rates, unlike railroad rates, are not fixed by the states, but are fixed by the companies acting in combinations, known as rate making bodies. The state merely approves or disapproves the rates made. For all practical purposes, fire rates are fixed by those who sell fire insurance.

The only element of competition in the fire insurance business which amounts to anything is that offered by the mutual insurance companies. The principle of annual cash dividends and operation on the mutual plan, which have led to such great success and satisfaction in the life insurance business, are followed only by mutual companies in the fire insurance field. I have yet to find a student of fire insurance in this country who does not approve the principle underlying the organization and operation of the best mutual fire companies.

In practice the mutuals show a saving to the insured of from 25 to 40 per cent. of the premiums paid. This is a large saving on a fixed charge which must be borne by all business, and which must be levied against all property. The question naturally arises then—why do not the mutual companies write a large proportion of the fire insurance business in this country? The answer is to be found in certain historic facts growing out of the development of our country.

In the early days of our country the mutual fire companies did a large proportion of the business of fire insurance along the Atlantic seaboard. Many of the giants of these early days remain vigorous and strong companies,

serving their immediate communities in the East. Following the Civil War, with the development of the West and the opening up of the vast plains of the Mississippi Valley, the houses, towns and cities as they were rapidly built, depended on the East or on Europe for the money with which to build. Lending agencies followed the railroads and the Western march of population, and the stock fire companies in close association with these lending agencies, furnished fire protection. This established the agency system which still obtains in the fire insurance business. The borrower had to furnish fire insurance protection to the lender, and the fire insurance was arranged for by or thru the agents making the loan. This close alliance between the lenders of money and the stock fire companies has continued. Most of the loans made are made through agencies who dictate the fire insurance company to be used in furnishing fire insurance protection for the benefit of the owner and the creditor, who because of the large commissions, dictate stock companies.

It is only recently that the mutual companies have entered in an aggressive and business-like way into the general field of fire insurance in this country. Their progress has been rapid, and is to-day one of the most marked developments in the fire insurance field. The mutual companies are actually furnishing competition in the fire insurance business. They are handling their business in a spirit of co-operation, and in an efficient, economical way which promises much relief to the business interests and property owners of this country. The mutual idea has had an enormous expansion and growth in this country during the past ten years. Many of the large financial institutions, such as life insurance companies, trust companies, building and loan associations, etc., do not hesitate now to accept mutual insurance policies, as furnishing entirely satisfactory security for their loans. This element of competition is of vital importance to the entire fire insurance business of this country if it is to develop in a way satisfactory to the insuring public.

If the mutual companies were to furnish insurance, and if they do not in the future furnish it in even greater volume than they do now, the time would undoubtedly come when there would be an agitation for state fire insurance. The mutual companies acting in a co-operative spirit, are directing their competition and their business in such a way as to result in benefit to the insured, rather than primarily benefit to the company.

There is a great deal of glib talk in this country regarding service. Much of it is merely talk. What is called service is often simply satisfying the convenience of people at enormous cost. Two great services which the mutual fire insurance companies are giving are reduction in the cost of fire insurance and reduction in waste. As long as irresponsible people can secure insurance in unlimited amounts on

Kent State Bank

"The Home for Savings"

With Capital and Surplus of nearly Two Million Dollars and resources exceeding Twenty-Two Million Dollars, invites your banking business in any of its departments, assuring you of Safety as well as courteous treatment.

YOUR BANK

THE Old National Bank has a record of 72 years of sound and fair dealing with its depositors and with the community of which it is a part. Its facilities are available to you in all fields of progressive banking—Commercial Accounts, Securities, Safe Deposit Boxes, Savings Accounts, Foreign Exchange, Letters of Credit, Steamship Tickets.

The OLD NATIONAL BANK
GRAND RAPIDS

The Mill Mutuals

Agency

LANSING - MICHIGAN

STRENGTH
ECONOMY



REPRESENTING THE
MICHIGAN MILLERS MUTUAL FIRE INSURANCE CO.
AND ASSOCIATED COMPANIES

Combined Assets of Group \$30,215,678.02

20% TO 40% SAVINGS MADE IN 1923

Fire Insurance—All Branches

TORNADO - AUTOMOBILE - PLATE GLASS

property, often getting insurance policies in excess of the actual value of the buildings, or stocks, without adequate inspection, or careful examination of the moral risk involved, so long will the criminal fire waste in this country continue.

The mutual companies are sound in practice. They are steadily gaining in popular approval, and those engaging in this business have the right to feel they are rendering the country an important service. Chas. F. Nesbit.

Proceedings of the Grand Rapids Bankrupt Court.

Grand Rapids, Nov. 14.—We have to-day received the schedules in the matter of Thomas Daggett Canning Co., Bankrupt No. 2708. The matter has been referred to Charles B. Blair as referee in bankruptcy. The schedules show assets of \$61,547.14 with liabilities of \$165,605.48. The first meeting will be called promptly and note of the same made herein. The list of the creditors of said bankrupt as follows:

Taxes on Hartford property \$124.80
 Merchants Nat. Bank, Detroit 1,275.92
 Railway Terminal & Warehouse Co., Chicago 1,894.31
 Acme White Lead & Color Works, Detroit 62.97
 American Multigraph Sales Co., Cleveland 99.76
 Anderson & Tulley, Benton Harbor 22.80
 Acme Food & Specialty Co., Fort Wayne 1.27
 Arctic Ice Cream Co., Grand Rapids 27.50
 C. J. Aldridge Co., Rome, N. Y. 13.75
 Arrow Boiler Compound Co., St. Louis 79.39
 Arnold, Hamilton & Luxon, Richmond, Ky. 2.40
 George W. Barrett, Kent City 34.84
 Mr. Blanc, unknown 12.28
 S. R. Bailey, Hartford 3.50
 Barrett Bros., Virginia, Minn. 1.66
 Baker Canning Co., Thersa, Wis. 1,450.00
 Bazler Transfer & Storage Co., Columbus 2.24
 Bain Peanut Co., Norfolk, Va. 4,315.05
 Back Hills Wholesale Grocer Co., Rapids City, So. Dak. 103.05
 Bailey Warehouse Co., Philadelphia 20.49
 Barclay, Ayers & Bertsch, Grand Rapids 40.99
 Bankers Grocer Co., Memphis .65
 Bel-Fast Adhesive Co., Lyndonville, N. Y. 185.26
 J. C. Bell, Kibbie 135.00
 Beutel Pickling & Canning Co., Bay City 1,100.60
 Breen & Halladay Fuel Co., Grand Rapids 918.58
 Albert E. Bridges & Co., Chicago 6.35
 Borden Sales Co., Inc., N. Y. 107.50
 Bond Welding Co., Grand Rapids 20.70
 T. Broderson, Chicago 2.00
 Boyds City Dispatch, Grand Rapids 5.00
 A. E. Bonner, Copperville .75
 Boutell Mfg. Co., Rochester 29.48
 Blue Valley Mercantile Co., Beatrice, Neb. 109.69
 P. H. Butler Co., Pittsburg 39.91
 Bureau of Electricity, Grand Rapids 4.25
 Burton Heights Printing Co., Grand Rapids 1.77
 Blue Bell Peanut Butter Co., Grand Rapids 152.21
 Capital City Products Co., Columbus 567.47
 Canner Publishing Co., Chicago 6.00
 Casnovia Garage, Casnovia 7.50
 Crane Co., Grand Rapids 92.83
 A. C. Clark Co., New York 1.00
 Everett B. Clark Seed Co., Milford, Conn. 209.71
 C. & A. Terminal Warehouse Co., Chicago 73.96
 Creasey Corp., Columbus 14.92
 Central Wis. Canneries, Beaver Dam, Wis. 16.00
 Central Mich. Paer Co., Grand Rapids 367.60
 Walter M. Clybourn, Chicago 8.00
 Chicago Mill & Lumber Co., Chicago 1,012.30
 Chrisholm-Scott Co., Cadiz, Ohio 86.00
 Commonwealth Printing Co., Grand Rapids 2.75
 B. D. Coats Co., Grand Rapids 10.40
 Columbian Storage Co., Grand Rapids 149.48
 Vernon E. Cook Mfg. Co., New Hartford, N. Y. 12.36
 Commerce Clearing House, Chicago 10.00
 Co-operative Elevator Co., Coopersville 120.21
 Commercial Coal Co., Detroit 106.10
 Coopersville Hardware Co., Coopersville 10.15
 Coopersville Lumber Co., Coopersville 83.64
 Consumers Ice Co., Grand Rapids 58.00
 Comstock & Graves, Grand Rapids 6.50
 Observer, Coopersville 1.08
 Coons Mfg. Co., Rochester, N. Y. 34.26
 Water Works, Coopersville 336.77
 J. S. Crosby Co., Grand Rapids 229.95
 Continental Can Co., Chicago 876.28
 Cumpton-Doelman, Inc., Buffalo 7.94
 Currie-McCraw Co., Memphis 141.15
 Robert Dale Co., Los Angeles 85.00
 Andrew Davey, Inc., N. Y. 3.58
 Detroit Pate & Gum Co., Detroit 31.08

Dept. of Public Service, Grand Rapids 252.00
 Dictaphone Sales Corp., Detroit 58.25
 Durham Hardware Co., Coopersville 320.59
 Eavey Co., Xenia, Ohio 12.07
 E. J. Evans, Van Wert, Ohio 61.75
 Andy J. Egan, Grand Rapids 5.96
 W. H. Edgar & Sons, Detroit 358.37
 Wm. Edwards Co., Cleveland 2.48
 Phil Emrick, Cincinnati 99.04
 Eimon Mercantile Co., Superior, Wis. 30.00
 Eddy Paper Corp., Three Rivers 127.67
 A. R. Elliott Advertising Co., New York 174.43
 Elston Storage & Packing Co., Grand Rapids 129.19
 Frank & Davidson, Detroit 92.00
 A. T. Ferrell Co., Saginaw 9.00
 Sam Figg, Hartford 7.20
 Forbes Stamp Co., Grand Rapids 23.66
 Foley Bros. Grocer Co., St. Paul 70.00
 Foster, Stevens & Co., Grand Rapids 317.00
 Fuller Canneries Co., South Dayton, N. Y. 11.91
 G. R. Wood Finishing Co., Grand Rapids 35.64
 G. R. Paper Box Co., Grand Rapids 24.14
 G. R. Gas Light Co., Grand Rapids 9.44
 G. R. Association of Commerce, Grand Rapids 25.00
 G. R. Welfare Union, Grand Rapids 50.00
 G. R. Trunk Co., Inc., Grand Rapids 24.00
 T. E. Graham, Grand Rapids 5.00
 Graham Paper Co., St. Louis 208.79
 G. R. Awning & Tent Co., Grand Rapids 35.00
 G. Trunk R. R. System, Detroit 45.00
 G. R. Wholesale Grocer Co., Grand Rapids 848
 G. R. Water Works, Grand Rapids 197.99
 Press, Grand Rapids 29.16
 Great Atlantic & Pacific Tea Co., New York 14.88
 Grinnell-Rowe Co., Grand Rapids 124.76
 Grossfeld & Roe Co., Chicago 3.00
 Gowan-Lanning & Brown, Duluth 17.87
 Goddard Grocer Co., St. Louis 147.36
 Grocers Wholesale Co., Des Moines 25.60
 Globe Automatic Sprinkler Co., Philadelphia 5.00
 Grosberg & Reuter, Chicago 8.56
 Hartford Canning Co., Hartford 204.24
 Hayden Suply Co., Grand Rapids 90.12
 Hazeltine & Perkins Co., Grand Rapids 87.77
 Hellmuth Cooperage Co., Chicago 1,248.02
 Keitz Co., St. Louis .98
 John Henry & Schram Storage Co., Detroit 1.54
 J. J. Hogan, Inc., LaCrosse 92.95
 Howland Warehouse Co., St. Louis 6.15
 J. M. Horton Ice Cream Co., N. Y. 1,354.59
 A. J. Holcomb Co., Grand Rapids 40.30
 Ideal Stencil Machine Co., Belleville, Ill. 5.00
 Independent Warehouses, Inc., New York 3,624.96
 Jagers Wholesale Grocer Co. 20.78
 Jardine Lumber Co., Grand Rapids 524.86
 Indianapolis 20.78
 L. G. Jebavy, Ludington 1,335.01
 Jennings & Cleaves, New York 16.20
 Jewett Bros. & Jewett, Sioux Falls, S. D. 32.55
 Jones Bros. Tea Co., Brooklyn 13.78
 Fred H. Knapp Co., Yonkers, N. Y. 52.29
 Kaye, McDavitt & Schoeler, N. Y. 2,301.26
 Kansas City Wholesale Grocer Co., Kansas City 14.50
 Kelly's Ice Cream Co., Grand Rapids 48.00
 J. L. Kelso Co., Boston 23.48
 Kessler, Mayo & Nobel Co., Grand Rapids 9.50
 Kendig Brokerage Co., Kansas City 52.73
 Kent Storage Co., Grand Rapids 178.64
 F. Kirkbride, Grand Haven .90
 H. P. Law Co., Lincoln, Nebr. 24.56
 H. Laing, New York 8.40
 Landau Grocer Co., St. Louis 2.62
 Lagomarcino Grupe Co., Cedar Rapids 13.20
 Lemmon Bros., Coopersville 59.55
 Leitelt Iron Works, Grand Rapids .80
 Leonard Seed Co., Chicago 136.61
 Lewis Bros. Grocer Co., Cincinnati 8.82
 Clare Leach, unknown .50
 Lightstone Wholesale Grocer Co., Detroit 1.50
 J. M. Liebowicz & Co., St. Louis 18.45
 C. J. Litscher Elec. Co., Grand Rapids 125.46
 Lubben & Rankans, Coopersville 7.94
 A. W. McCann, New York 237.30
 McCulloch Cartage Co., Detroit 23.92
 H. McClain, Coopersville 1.50
 Manghelli Bros., Elwood, Ind. 47.50
 Merchants Grocer & Paper Co., Cleveland .17
 Meyer Bros. Co., Fort Wayne 16.25
 Samuel Meyer & Co., Chicago 13.14
 Michigan Central, Detroit 60.00
 Chas. N. Miller Co., Boston 90.00
 Michigan Lithograph Co., Grand Rapids 687.75
 Michigan Brokerage Co., Detroit 8.75
 Midas Trademark & Patent Bur., Chicago 201.00
 Miller Grocer Co., Des Moines 26.42
 C. W. Mills Paper Co., Grand Rapids 37.10
 Michigan Bean Jobbers Association, Saginaw 10.00
 R. M. Montgomery, Casnovia 325.81
 A. B. Morse Co., St. Joseph 132.85
 Morrall Bros., Morrall, Ohio 127.65
 Morgan Packing Co., Austin, Ind. 483.15
 L. S. Nachman, Inc., Chicago 223.48
 John Nash, Iowa City, Iowa 2.50
 National Grocer Co., Grand Rapids 8.00
 National Sugar Refining Co., New York 641.50

(Continued on page 19)

August 2nd, 1909

August 2nd, 1925

16 YEARS

Without an assessment. Without a lawsuit.

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

The Grand Rapids Merchants Mutual Fire Insurance Company

Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg.

Grand Rapids, Michigan

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENF, SECRETARY-TREASURER

SAFETY SAVING SERVICE CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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

REPRESENTING

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

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

WRITE FOR FURTHER PARTICULARS.

Merchants Life Insurance Company

WILLIAM A. WATTS
 President



RANSOM E. OLDS
 Chairman of Board

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

WOMAN'S WORLD

A Better Thanksgiving and a Merrier Christmas.

Written for the Tradesman.

Thanksgiving Day for this year soon will be over. With some members of the Tradesman family it will be a thing of the past before this issue reaches them. With others its observance will be completely planned if not well under way, previous to the reading of this number. It is too late for even the most zealous advice-giver to offer suggestions as to how the day should be kept this time. In as far as it is made a season of fitting commemoration and of fine and blameless enjoyment, all who so celebrate this great national holiday are to be congratulated earnestly.

If, on the other hand, when it is over, there are in some honest hearts misgivings—disquieting feelings that the day has been observed unworthily; if it has been a time of excessive toil for an overburdened housemother—toil with no higher motive than merely to make a splendid exhibition of cookery; if it has been in any least way a prostitution to gormandism; if relatives and friends have been called together at any home only as a duty—because it was the turn of this family to have “the bunch,” if, saddest of all—and this it is hoped has occurred in few if any Tradesman households—if the sacred significance of this great national festival has been so far forgotten that any unseemly revelry has taken place, any indulgence has been tolerated in disregard of our country's laws—then now is the time for high resolves that such desecrations shall not be repeated in the future.

An observance of Thanksgiving Day in which each member of the household, small and large, shall contribute some needed part; a feasting satisfactory but restrained with grace and dignity; a genuine reunion of family ties or of the bonds of old friendship; a real gratitude in every heart; a patriotic recalling of the origin of this holiday and of its deeper meanings; a singing of the great songs, a conning of the great poetry of thanksgiving—such a commemoration as this will leave a store of hallowed memories, and will make us stronger for the duties of ordinary days.

Christmas is still to come but is close at hand. If we are to make any changes in our usual Christmas program they must be determined upon speedily.

We are agreed that there is something the matter with our keeping of Christmas. Right here in this excellent trade journal it should be said that even those merchants who specialize in holiday wares, deprecate the commercialization of this, our greatest holiday. We might say that the observance of the great day is preceded by an orgy of buying presents or a day-and-night struggle to make suitable gifts with our own handiwork; that we are so strenuously engaged in paying our Christmas debts that we can give only scant attention to those who are down and out in health or fortune, so as really to stand in need of holi-

day cheer; that the children are holding us up for more expensive gifts with each passing season and growing harder and ever harder to satisfy; that the day leaves us physically exhausted as well as financially broke; that we are losing out on all the higher and finer associations of Christmas; that the best thing about it is that it comes but once a year, and we are heartily glad when it is over.

This is, of course, a view of the seamy side of Christmas, and has in it, maybe, something of the headache of the morning after. But if, in past years, this has not been fully true of all of us, it has been too true of many of us. It is up to us to make it true no longer.

The most encouraging feature about the sad way into which Christmas observance has fallen, is the fact that like many other things that we deem all wrong, it has been caused mainly by an excess of virtue. We wish to be indebted to no one, we are unwilling that any friend shall outdo us in the expression of kindness and good will. We want to keep even or more than even. In an exuberance of gracious feeling one woman gives another woman a Christmas present. The other woman feels she must make return. It is this conscientious, book-keeping habit of mind that is responsible for that outstanding Christmas folly, the exchange of costly gifts between women who are not close friends but only acquaintances. Once it is begun, the polite tit for tat seems almost unstoppable.

Why not every woman start a little Christmas reform of her own.

She who is in ordinary circumstances must first of all set her foot down firmly that she will not spend more money than she well can afford. If she is not a wage-earner but must look to the man of the house to supply her with funds, this measure alone, if lived up to, will make a far merrier Christmas for husband or father. In many homes it would be simply great if the family breadwinner no longer had need to dread the season of the holidays.

The woman who earns her own money should not spend lavishly at this time. It is easy to dissipate the savings of months in a few hours reckless shopping. Don't do it. It isn't just to yourself. More likely than not it would be ill-conceived and mistaken kindness to friends and acquaintances. Send greetings instead of gifts to most of your circle, making presents only to the few who stand closest. And let these presents be well chosen rather than expensive. Be brave enough not to try to pay back for every gift you received a year ago. Don't think so poorly of human nature as to suppose that your friends want to be paid back, or that in their kindness to you they had any thought of recompense. Especially if some wealthy friend remembered you substantially, let it go as doubtless it was intended, a real kindness to you, and don't try to make return.

The woman who has been in the habit of making presents for her friends with her own hands, she should

retrench sharply also, both in the number and the elaborateness of her gifts. Those dainty articles, fashioned with such skill and patience, are costly in time and eyesight and nervous strength if not in cash. Those elegant trifles may be a wild extravagance, leaving the deft maker a wreck, fit for no other place but a rest cure.

Parents are educating their children rightly or wrongly, in regard to Christmas. Rightly, if the boys and girls are taught to be happy in the festivities of the season, and appreciative of what is given them. Wrongly if they are encouraged in the hold-up idea. Of course their presents should be chosen according to their individual likings and with a view to giving them real enjoyment. If the young people have had altogether too much in former years, it will be wise to give them less, bestowing at the same time some wholesome lessons on the grace of receiving. And in providing Christmas joys for your own family, don't forget just the right kind of a present for the man of the house, who so cheerfully pays the freight for Christmas celebration, and who expects—and perhaps has been accustomed to receiving—so little. Remember Dad nicely.

Now as to the woman who is well to do or wealthy—how ought she to prepare for Christmas? By making an almost interminable list, shopping diligently day after day and checking freely on her bank account? By no means. Such procedure on her part should be regarded as distinctly bad form. For it is the woman in independent circumstances, more than any other, who has it in her power to raise the standards of holiday observance. A restrained Christmasing on the part of the wealthy would soon result in a saner Christmas for all.

A little courage in applying common sense to the problem, and the absurdities which we deplore may be thrown into the discard; while we retain with all care, that sound and sweet heart and center of Christmas joy and merry-making that we can in no wise afford to let go.

Were Christmas freed of its overload of ostentatious and perfunctory gift-swapping, more of genuine kindly thought could go toward making the season a bright and blessed one for the ailing, the lonely, the bereaved, the unfortunate. And we could far better enjoy the glad music and the other artistic expressions of festivity that are essential features of its fitting observance.

We want a celebration of the day that will be an unbounded delight to all the children and that will leave us elders not jaded, but refreshed; that will make us drop our grouches and forget our wrongs and grudges; that will cause us to see not the faults and failings and regrettable traits of those about us, but their sterling and admirable qualities instead; that will help us to be loving and gentle and to exemplify and carry with us during the weeks and months that are to come, something of that sunny quality of soul that has been so aptly called the Spirit of Christmas.

Ella M. Rogers.

Cash-Carry Theory Not Good in Practice.

There is no reason why a chain store should have better management than the independent merchant, if the independent merchant would attend to his business and use his head instead of merely his arms and legs. It is said that American consumers spend about \$40,000,000 daily on food, and that price is a secondary consideration in the spending of this money. The great majority of American consumers are more interested in service than in price. This is the reason that some chain stores are now making deliveries, and, in many instances, run what is equivalent to charge accounts. The “cash and carry” idea was fine in theory, but it does not work out well in practice, statistics showing that, at the most, it can save only about 5 per cent.

The future will show the jobber to be in existence one hundred years from to-day just as truly as he is to-day. As population and business increase, new lines of business develop. These new lines create great interest for the time being, but in most cases the old lines still continue, although profits often fall off.

It is well enough to talk about eliminating the middle man, but we cannot eliminate his function, and it is the function which we pay for and not the man.

The real difficulty with independent merchants today is that they are not working as they used to. This especially applies to the native stock, who are operating stores which have been inherited from a previous generation. These native Americans complain about the Hebrews, Greeks, Italians and other nationalities, who, they claim, with the chain stores, are putting them out of business. An analysis of this however, shows that the reasons why these foreigners make good merchants are: First, because they are willing to work hard; and second, because they seek to find out what people want and deliver the goods. A 100 per cent. successful merchant is never interested in manufacturing goods or in creating a demand for any special commodity. The 100 per cent. merchant devotes his efforts to finding out what the public wants and then securing for the public the best quality of such goods at the lowest possible price. The successful merchant, therefore, will consider himself the agent and buyer for the consumer rather than the salesman for the manufacturer. He will keep up in the new developments in food adulterants and food preservations, and will serve as the protector of his customer against poor quality goods. There is just as much opportunity to-day for a merchant who takes this attitude as there ever was, and no chain store system can put such a merchant out of business.

Roger Babson.

Now think what a godsend it would be if there were some device that would ring a bell when we turn out a sloppy piece of work, or automatically give us a kick when we use only about a quarter of our energy on our job.

NEW ISSUE:

\$1,450,000

The Luce Furniture Shops

GRAND RAPIDS, MICHIGAN

First Mortgage 6½% Sinking Fund Gold Bonds**Tax Exempt in Michigan**

Dated November 1, 1925

Due November 1, 1940

Coupon Bonds in denominations of \$1,000, \$500 and \$100; payable principal and interest (November 1st and May 1st) at the Grand Rapids Trust Company, Grand Rapids, Michigan, without deduction of the normal Federal Income Tax up to 2%. State tax of Massachusetts, Maryland, Connecticut, and Pennsylvania refundable. Bonds registerable as to principal. Redeemable as a whole or in part upon any interest date on 30 days' notice at 105 for the first five years; 103 for the second five years; 102 thereafter.

**GRAND RAPIDS TRUST COMPANY AND FRANK G. DEANE,
GRAND RAPIDS, MICHIGAN—TRUSTEES**

Mr. Martin J. Dregge, President, summarizes from his letter to us as follows:

HISTORY AND BUSINESS. The Luce Furniture Shops, a recent consolidation of the Luce Furniture Company, founded in 1879, and The Furniture Shops of Grand Rapids, founded in 1905, is regarded as among the largest and most progressive manufacturers of furniture in the United States. Complete lines of bedroom, dining room, living room, library and hall furniture are manufactured.

The Luce Furniture Shops employs from 1,000 to 1,200 workmen. The Plants are modern and efficiently equipped. The total floor space aggregates more than eleven acres. Their product is distributed to some of the largest department and exclusive house furnishing stores in the United States, Mexico, Cuba and Honolulu.

The Companies report net sales, for the ten months ended October 31, 1925, in excess of \$2,940,000 with average annual net sales, during the past four year and ten months of \$3,436,413.85. The Company has unfilled orders on its books at this time amounting to over \$1,000,000.

Both of these Companies enjoy an enviable reputation as manufacturers of medium and better grade furniture, which asset has been builded over a long period of years.

In addition to the above the Company can point with pride to furniture installations in some of the finest and largest hotels in the United States, including:

The New Palmer House, Chicago.

The Roosevelt Hotel, New York.

The Niagara Hotel, Niagara Falls.

The Plaza Hotel, New York.

The Mayfair Hotel, St. Louis.

The Vinoy Park, St. Petersburg.

The Broadmoor Hotel, Colorado Springs.

The President Hotel, Kansas City.

The Hollywood Inn, Hollywood, Florida.

The Hollywood Beach Hotel, Hollywood, Florida.

The New Palm Beach Hotel, Palm Beach, Florida.

SECURITY: These Bonds are the direct obligation of The Luce Furniture Shops and are secured by a First Mortgage upon the real estate, buildings, and fixed assets of the consolidated Company (being all of such assets of the present Companies), together with hereditaments, appurtenances and the income thereof, and additions and improvements.

The Total Net Assets of the Company, less depreciation, are appraised at approximately \$4,200,000 or about \$2900 for each \$1,000 bond of this issue. Net Current Assets are \$1,589,762.13 or in excess of all Bonds outstanding.

The Company will carry Life Insurance for the benefit of the bondholders upon the lives of Messrs. Martin J. Dregge and J. Hampton Hout, in the aggregate amount of not less than \$1,000,000, nor in excess of the par amount of said Bonds outstanding at any time.

The Company covenants to maintain Net Current Assets equal to at least 100% of the principal amount of Bonds outstanding at any one time, and the Company will not pay any dividends upon its No Par Value Common Stock in excess of \$4.00 per share per annum upon the amount to be presently issued, provided such payment leaves or would result in leaving, Net Current Assets at less than 125% of the par amount of Bonds outstanding. The Company will not pay dividends upon its No Par Value Common Stock, except out of earnings accruing on and after November 1, 1925.

Fixed Assets are appraised at \$2,328,373.19 based on replacement value, less depreciation, as determined by the Manufacturers' Appraisal Company, New York, Appraisers, including \$300,000 reserved for plant expansion.

EARNINGS: Net Earnings, before depreciation, available for bond interest for the year 1925 (with two months estimated) after Federal Taxes (computed at the current rate), are expected to be over \$438,000, after giving effect to the new basis of Officers' compensation for the year 1926, or equivalent to over 4.6 times interest requirements on these Bonds.

For the past four years and ten months, ended October 31, 1925, average annual net earnings, before depreciation, available for bond interest, after Federal Taxes (computed at the current rate) were \$420,818.25 after giving effect to the new basis of Officers' compensation for the year 1926, or over 4.4 times interest requirements on these Bonds.

From the effect of this consolidation substantial savings should result in the elimination of duplicating overhead also materially increasing efficiency and manufacturing capacity.

SINKING FUND: Provision has been made for a minimum Sinking Fund of \$60,000 per year beginning March 1, 1927, with quarterly payments of not less than \$15,000, which funds are to be used exclusively for the redemption of these Bonds. Within 60 days from December 31, 1927, and annually thereafter, the Company will pay as an additional Bond Sinking Fund, the amount by which 20% of its net profit (after deducting interest and taxes, including estimated Federal Taxes and depreciation) for the last preceding fiscal year, exceeds the minimum annual Bond Sinking Fund.

Through the operation of this Sinking Fund, it is estimated that this entire issue will be retired by purchase or call before maturity.

PURPOSE: The proceeds of this issue will be issued for consolidation purposes and to provide funds for additions to factory and equipment, and other corporate purposes.

MANAGEMENT: The present management, which includes Messrs. Martin J. Dregge, J. Hampton Hout and William A. Bowen, all of Grand Rapids, will continue in active charge of the Company's affairs. These men have spent their entire lives in the furniture industry of Grand Rapids, and have been largely responsible for the unusual success of the Companies during the past twenty years.

All legal details pertaining to this issue will be approved by Messrs. Knappen, Uhl & Bryant, of Grand Rapids, Michigan, for the Company; and Messrs. Travis, Merrick, Warner & Johnson, of Grand Rapids, Michigan, for the Bankers. The books of the Companies were audited by Messrs. Seidman & Seidman, Public Accountants. Appraisals by the Manufacturers' Appraisal Company, New York. We offer these bonds for delivery when as and if issued and received by us, subject to prior sale and approval of proceedings by our counsel.

Price 100 and Accrued Interest, Yielding 6½%

HOWE, SNOW & BERTLES**FENTON, DAVIS & BOYLE**

(Incorporated)

GRAND RAPIDS TRUST COMPANY

Statistics and information contained in this circular, while not guaranteed, have been obtained from sources which we believe to be reliable.

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.

Endless Chain Scheme For Selling Hosiery.

Lansing, Nov. 24—If it has not already reached your community, the endless chain scheme for selling hosiery (and other items) is on its way. The plan seems bound to sweep the country.

The great difficulty in combating the system lies within its apparent protection by the law. There is a provision in the postal laws that seems to cover the operation of such schemes, but the Supreme Court of the District of Columbia has issued an injunction restraining the postmaster general from enforcing this fraud order, which leaves the coupon distributing companies free to continue flooding the country with their contracts. Here is the detail of this interesting scheme:

Someone sells Mrs. Alfred a coupon, for which she pays \$1. The one who sells it to her sends to the company the name and address of Mrs. Alfred. Mrs. Alfred forwards the coupon to the company with \$3 cash and receives a receipt for \$4 credit on a \$10 purchase of hose. With the receipt comes a contract with three coupons, which she, in turn is to sell to her friends at \$1 each and thus reimburse herself for the \$3 she has already paid the company. Now if the three who buy the coupons from Mrs. Alfred remit \$3 each to the company to secure contract and coupons for themselves, then, and only then, does Mrs. Alfred receive delivery of the five pairs of stockings she has contracted to purchase and on which she has made first payment. Contingent, therefore, on this receipt of \$9 from Mrs. A's friends, \$10 worth of hose are sent to her, while her net investment, from her own purse, has been \$1. There is a further provision that if Mrs. Alfred sells only two coupons or only one coupon, she may secure delivery of the stockings she has purchased by herself paying \$3 or \$5 respectively, when returning to the company the one or two unused coupons.

It is clear, of course, that the company cannot lose, since no merchandise is sent out until payment for it has been received. But it is equally certain that the customer will lose just as soon as a contract and coupons are sold to anyone who does not, in turn, sell the coupons to others.

Sooner or later, I believe, your local newspaper will be approached by these operators with advertising copy to announce the plan in your community. I suggest that, forthwith, you communicate with your editors to point out how this scheme can be pyramided until, of its own weight, it will collapse and scores or hundreds of your local people will be the losers."

The Attorney General of the State of Wisconsin has taken cognizance of the practice of selling hosiery by the chain scheme method and has written an opinion regarding the same to the effect that the scheme is a violation of a Wisconsin statute. Since the laws of this State vary, we do not reproduce the quotation from the Wisconsin law, nor do we quote in full the opinion of the Wisconsin attorney. We wish to state, however, that data has been furnished to the Attorney General of this State and we have received from that office the assurances that this subject will receive official attention in the near future.

The Treasury Department furnishes the following description of new counterfeit notes:

Twenty dollar Federal Reserve Note, on the Federal Reserve Bank of New

York, N. Y.; check letter "D", face plate No. 853; A. W. Mellon, Secretary of the Treasury, Frank White, Treasurer of the United States, portrait of Cleveland. This counterfeit is printed from photomechanical plates on a single piece of paper, red and blue ink lines being used to imitate the silk fiber of the genuine. The seal is poorly executed and evidently work of an amateur in process work. The number of the specimen at hand is B-458-81208-A.

Twenty dollar Federal Reserve note, on the Federal Reserve Bank of St. Louis, Mo., check letter "B" plate number indistinct; D. F. Huston, Sec'y of the Treasury, John Burke, Treasurer of the United States, portrait of Cleveland. This counterfeit is very crudely executed, apparently printed on zinc-etched plates on what appears to be genuine paper. The general appearance of this counterfeit is so poor that it should be immediately detected.

Twenty dollar gold certificate, series of 1922, check letter "F" plate No. 313, H. V. Speelman, Register of the Treasury, Frank White, Treasurer of the United States, portrait of Washington. The counterfeit is so poorly executed that a detailed description of its defects is deemed unnecessary. It should not deceive even careless handlers of money.

On the Lackawanna National Bank, Lackawanna, N. Y., Series of 1902, check letter "D", Charles H. Treat, Treasurer of the United States, W. T. Vernon, Register of the Treasury, portrait of Wm. McKinley. This counterfeit is printed from crudely executed plates apparently woodcut, on a single piece of paper without silk threads or imitation of them. All the work on the bill is so poorly executed that it should be instantly detected and no more detailed description is considered necessary.

Watch out for a party using the name of G. R. Knight, who has been passing bad checks in Toledo and who is wanted by the authorities in Evansville, Ind., on a similar charge. He is accompanied by a woman whom he introduces as his wife and advises that he is opening a store under the name of G. R. Knight & Co., at Humboldt, Tenn. While in the store he casually mentions he would like to make a purchase of some articles for his wife, but that it will be necessary for him to have a check cashed before he can do so. He is about 45 years old, 6 feet tall, medium build, medium dark, complexion, dark brown eyes, dark brown hair, mixed with gray, smooth faced, wears shell rimmed glasses, prominent nose and is a neat dresser. The woman is about 40 to 45 years of age, 5 feet 8 inches tall; about 175 pounds, heavy build, dark complexioned, brown eyes, black hair, neat dresser, brown coat fur trimmed.

Wm. Herbert, age 38; 5 feet 7 or 8 inches tall, stocky build, dark hair and ordinary looking clothes, is wanted by the Ionia Bureau. Left Ionia for parts unknown accompanied by a 1923 Chevrolet coupe. License No. 650-545, Motor No. 10289, Series No. 47674. He is wanted by the Fink Auto Co. and the Fidelity Finance Co. Rumored that he went to Hastings, formerly lived in Royal Oak and owns land valued at \$1,200 in Oakland county.

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

Call For High-Grade Handbags.

A fairly active business is being done in the higher grade hand-made handbags for women, according to leading manufacturers and importers here. Fine beaded bags of either metal or glass beads are being bought, with most of the volume coming in the wholesale price range from \$6.50 to \$25 per bag. Holiday buying has brought with it a bigger demand for some of the cheaper varieties, while there has also been a

proportionate increase in bags wholesaling at \$50 and \$60 each. Bags with wide frames are wanted most, the frames being plain, jeweled or of novelty design. Needle or petitpoint, Aubusson and Saracen bags also share in the demand for hand-made merchandise. Historical, scenic and figure effects predominate in these bags, with color being liberally employed in the designs. Rhinestone and pearl bags for evening wear, wholesaling from \$3.25 up, have been attracting considerable interest lately. Manufacturers complain that a good part of the market for high-grade bags in this country is curtailed because of the large purchases of these bags by American women tourists in their trips abroad.

Taffeta Silks To Come Back?

Taffeta is being accorded a certain amount of support as a style fabric and it would not be surprising to some if there were something like a real revival of interest in this yarn-dyed silk. At present the material is being featured in more formal dresses, principally black ones, in which there has been lavish use of colored patterns imposed on the surface of the goods. The effect is very striking, owing to the metallic lustre of the cloth and its weave. For some time past the straightline silhouette has not favored the use of taffeta to any marked extent. The recent tendency to somewhat fuller and more flowing lines has become quite evident, although it may be next Fall before taffetas begin to regain a good part of their former favor.

To Feature American-Made Laces.

Eighteen lace manufacturing firms and four department stores will exhibit jointly at the "Made in U. S. A." lace and fashion show to be held on the roof of the Waldorf-Astoria, New York, this week. The show will be held under the auspices of the American Lace Manufacturers' Association and is the first event of its kind to be staged. The stores will display lace gowns on living models at the afternoon and evening sessions of both days. In addition, several fashion creators will show their newest creations in both lingerie and dresses, also employing manikins. The purpose of the show is to display the merits of American-made merchandise and to combat the "tradition of superiority" of the foreign laces.

Derbies Worn With Coon Coats.

While still out of the running for general wear, the derby is meeting with considerable favor from college men as an adjunct to be worn with the racoon coat. The two are now becoming inseparable, according to a manufacturer in New York, who told recently of shipping unexpected quantities of them to college towns during the last two to three weeks. Although hat manufacturers have been trying to stimulate favor for the derby for general wear, it is generally agreed that not much has been accomplished in this direction. The negligee trend in men's wear, together with the kind of overcoats in favor, are considered the main factors which keep the soft fedora overwhelmingly in favor.

AMERICAN FLYER

Mechanical Trains



ALL SETS COMPLETE, WITH TRACK, ETC.

No. 0—American Flyer	-----	\$15.00
No. 1—American Flyer	-----	18.50
No. 2—American Flyer	-----	21.00
No. 3—American Flyer	-----	25.00
No. 5—American Flyer	-----	28.00
No. 13—American Flyer	-----	32.00

27 in. Light Outing Flannels, Special ---- 13½c Yd.
 27 in. Dark Outing Flannels, Special ---- 14½c Yd.
 27 in. 10/20 Bundles, Lights & Darks, Spec. 12½c Yd.

FAR BELOW OPENING PRICES
 MAIL YOUR ORDERS NOW!

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

Proceedings of the Grand Rapids Bankruptcy Court.

(Continued from page 15)

Geo. R. Newell & Co., Minneapolis	5.17	Newman Brokerage Co., Omaha	115.71
John G. Neumeister Co., Chicago	41.38	Northern Brokerage Co., Rockford, Ill.	3.41
Nicholson Candy Co., Bainbridge, Ga.	.65	Old Settler Co., St. Paul	1.56
Novak Grocer Co., Chicago	8.70	R. R. Pennywild, Charlestown, W. Va.	167.78
Overmyer Co., Toledo	6.72	Ward H. Patton Co., Sioux Falls, S. D.	134.04
L. Oppenheimer, N. Y.	.96	E. H. Royer & Co., Des Moines	261.53
Palmolive Co., Chicago	764.40	F. C. Robinson, New York	3.00
Perfection Mince Meat Co., Newark, N. Y.	772.30	F. B. Reeder & Co., Terre Haute	9.65
A. H. Perfect & Co., Fort Wayne	12.50	Chas. Rockerl & Sons, Cincinnati	28.10
Pet Milk Co., Coopersville	3.21	Scott & Kelley, Wilkes Barre, Pa.	17.42
Permutt Co., New York	1.00	C. N. Stemper Co., Dayton	.31
C. A. Pettison, Inc., St. Paul	11.10	Chas. B. Smith Co., Dayton	71.69
Peifer Auto Co., Grand Rapids	32.90	J. W. J. Sutter, Baltimore	1.44
Phoenix-Hermite Co., Chicago	.96	C. L. Taylor Co., Canton, Ohio	26.26
Potter-McCune Co., McKeesport, Pa.	5.25	Van Dyke & Schugart, Hazelton, Pa.	4.75
Porter, Eastman Byrne Co., Chicago	1,190.51	C. C. Virgil, Chicago	4.69
Progress Market, Grand Rapids	9.51	Vandever-Ansley Co., St. Paul	434.63
Railway Terminal & Warehouse Co., Chicago	653.86	Frank C. Wagner Co., Cleveland	23.40
Reid-Murdock & Co., Chicago	7.27	G. Willett Warren, Lansing	1.00
Rose & Neuman, Detroit	16.69	A. R. Wagner Co., Philadelphia	70.64
Royal Typewriter Co., Detroit	5.00	Wilson-Jones Co., Knoxville	53.18
St. Joe Canning Co., St. Joseph	.80	Wm. A. Yarborough, Atlanta	38.88
Stalter Edge Tool Co., Grand Rapids	2.00	Allen Quinlan Co., St. Paul	9.28
Standard Oil Co., Grand Rapids	347.99	Aberdeen Wholesale Grocer Co., Aberdeen, So. Dak.	5.10
Will Shafer, Coopersville	3.00	Barnett, Gerhardt, Winters Grocer Co., Clinton, Mo.	.55
Sprague Sells Corp., Hoopetown, Ill.	5.15	Barrett Brothers, Virginia, Minn.	1.17
Sanford-Riley Stoker Co., Worcester, Mass.	80.09	John A. Brehmer & Sons, Detroit	1.33
Savage Bros., Chicago	5.40	Albert F. Bridges & Co., Chicago	1.50
A. E. Staley Mfg. Co., Decatur, Ill.	438.74	P. H. Butler Co., Pittsburg	21.25
Salesmen's Bonus Accounts	141.45	City of Grand Rapids	1,202.01
Steele-Wedeles Co., Chicago	16.72	Consumers Power Co., Grand Rapids	49.44
C. N. Stemper Co., Dayton	4.65	Dictaphone Co., Grand Rapids	3.45
Sam Seelig Co., Los Angeles	19.20	Edgar's Sugar House, Detroit	7.61
Senneff-Herr Co., Sterling, Ill.	15.00	Esterville Grocer Co., Esterville, Iowa	12.30
Spencer-Hogin Grocer Co., Marion, Ind.	37.50	Foley Bros. Grocer Co., St. Paul	109.20
F. H. Swett & Co., Chicago	10.96	Briedman Bros. Wholesale Grocer, Kansas City	.55
Schneider Bros. & Co., Bloomsburg, Pa.	.18	Griggs, Cooper & Co., St. Paul	25.63
Stecher Litho. Co., Rochester	6,865.38	Grosberg & Reuter, Detroit	3.52
Henry Smith, Grand Rapids	78.55	Geymann & Miller, Detroit	9.77
Sioux Falls Grocer Co., Sioux Falls	29.91	Greene Babcock Co., Cleveland	162.23
Henry Smith, Grand Rapids	5.00	A. Hyde & Son, Grand Rapids	29.70
Nate Simpson, Hartford	4.63	Chas. Hewitt & Sons, Des Moines	11.46
Simpson Acres, Hartford	83.29	Halligan Co., Des Moines	4.15
Stone-Ordean-Wells Co., Duluth	100.00	Jewett Bros. & Jewett, Sioux Falls, S. D.	.27
Stockton Co., New Orleans	19.25	Kemper-Thomas Co., Cincinnati	332.50
Surkin & Portnory, Chicago	54.05	David Kirk Sons & Co., Ltd., Findlay, Ohio	.35
F. C. Traver Paper Co., Chicago	21.00	Kirgan Brothers Co., Cincinnati	.75
Travis, Merrick, Warner & Johnson, Grand Rapids	225.00	J. Kempa & Sons, Detroit	11.59
Tisch-Hine Co., Grand Rapids	120.69	Andrew Heuhn Co., Sioux Falls, S. D.	13.94
Thornton Bros. & Co., Terre Haute	19.46	Lagomarcino Grupe Co., Cedar Rapids	110.05
L. H. Udell & Son, Grand Rapids	5.25	John H. Leslie & Co., Chicago	6.90
Wm. E. Urschel, Valparaiso, Ind.	84.10	Letts Fletcher Co., Marshalltown, Iowa	.27
U. S. Gypsum Co., Chicago	123.52	Louis Lightstone, Detroit	13.33
Van Driele & Co., Grand Rapids	9.25	Larson Wholesale Grocer Co., Kansas City, Kan.	.75
Mr. Vaughan, Grand Rapids	6.80	Mich. Bell Tele. Co., Grand Rapids	15.92
Vandever-Ansley Co., St. Paul	16.90	Missouri-Illinois Stores Co., St. Louis	6.30
Vernon Commercial Co., Los Angeles	1.50	Michigan Tradesman, Grand Rapids	3.00
Warfield, Pratt & Howell Co., Des Moines	15.39	Michigan Mutual Liability Co., Detroit	446.82
Webster Thomas Co., Boston	4.39	Geo. R. Newell & Co., Minneapolis	12.00
Wheeler-Van Label Co., Grand Rapids	13.00	Postal Tele. Co., Grand Rapids	3.47
Geo. F. Wescott, Inc., Grand Rapids	5.50	Penick & Ford Sales Co., Inc., Cedar Rapids	276.32
Western Paste & Gum Co., Chicago	71.72	Reid Murdock & Co., Boston	9.32
West Disinfecting Co., Detroit	12.25	B. A. Ralston & Co., Chicago	213.32
Wing & Egans, Inc., Detroit	494.06	Ridenous-Baker Grocer Co., Kansas City	31.26
White Adv. Agency, Grand Rapids	341.93	Railway Terminal & Wholesale Co., Chicago	1,544.63
Wolverine Carton Co., Grand Rapids	1,812.05	Sioux Falls Grocer Co., Sioux Falls, S. D.	96.91
W. B. Woodcock & Co., Chicago	.50	Frank C. Schilling Co., Green Bay, Wis.	2.33
Wurzburg Dry Goods Co., Grand Rapids	252.27	W. Stanczuk, Detroit	2.74
Y. W. C. A., Grand Rapids	25.00	C. B. Smith & Bros., Boston	.36
Yeolin Bros. Mercantile Co., Denver	12.48	Sutherland & McMillin Who. Grocer, Pittsboro, Pa.	1.74
Zeeland Canning Co., Zeeland	4.68	Steele Wedeles Co., Chicago	80.71
Banker-Nicholas Brokerage Co., Denver	9.75	Who. Gro. & Produce Co., So. Chicago	2.50
Buse & Caldwell, Pittsburg	19.00	J. & M. Steiner, Milwaukee	3.13
Biddle Purchasing Co., Chicago	49.57	Sprague Warner & Co., Chicago	37.38
Brown Bros. Brokerage Co., Denver	2.81	Utah Who. Grocer Co., Salt Lake City	1.82
C. B. Cook, Winnetka, Ill.	21.84	U. S. Gypsum Co., Chicago	32.00
Harry J. Conlon, Toledo	16.21	Western Cannery Ass'n., Chicago	15.00
Chandler-Mull Co., Cedar Rapids	306.99	Warfield-Pratt-Howell Co., Des Moines	8.65
Geo. J. Christgau, Buffalo	2.38	Winston-Harper-Fisher Co., Minneapolis	34.80
Clark-Brown Broker, Co., Duluth	149.39	Frank Zinsmeister & Co., New Albany, Ind.	1.26
Continental Brok. Co., Indianapolis	2.92	G. R. National Bank, Grand Rapids	33,500.00
M. H. Daane Co., Grand Rapids	3.49	Martin Exch. Bank, Grand Rapids	2,500.00
Detroit Commerce Co., Detroit	373.16	Fourth Nat. Bank, Grand Rapids	5,800.00
F. L. Dutton Co., Columbus	241.56	Eddy Paper Corp., Three Rivers	7,982.10
C. L. Dietz Co., Indianapolis	76.52	Grinnel-Row Co., Grand Rapids	2,250.00
Donelson & Poston, Memphis	106.13	R. D. Waterman, unknown	595.79
H. F. Drobisch & Co., Peoria	18.13	Cargill Co., Grand Rapids	772.10
Dunne-McCord Co., Syracuse	9.50	T. E. Graham	1,000.00
C. F. Evert, Sioux City	4.95	Porter-Eastman & Bryne	1,510.89
C. J. Flersheim, Chicago	20.52	Durham & Vandelinde	300.00
Jay G. Feldstein & Co., Pittsburg	83.25	J. S. Crosby Co.	2,600.00
C. Ray Franklin, Kansas City	17.97	Mich. Loth. Co., Grand Rapids	2,200.00
H. J. Fishwick, St. Augustine	66.15	Sprague-Sells Corp.	500.00
Fosher Brokerage Co., South Bend	9.31	Peerless Husker Co.	600.00
B. A. Griffin & Co., Milwaukee	6.00	Prairie View Canning Co.	2,250.00
R. G. Grubb, Lima, Ohio	32.87	E. C. Box Co., Battle Creek	500.00
Leon C. Gemmill, Saginaw	16.76	Henry Smith, Grand Rapids	3,000.00
Gilmore & Wack, Chicago	323.66	Lamont-Corliss Co.	8,000.00
Hall Brokerage Co., Indianapolis	19.39	Porter Ranch	400.00
E. S. Hooper, Salt Lake City	61.20	G. R. Varnish Co., Grand Rapids	450.00
Raynor Hubbell Co., Louisville	7.20	Page Hardware Co., Grand Rapids	350.00
Stanley Hawkins, Buffalo	4.50	Milwau. Printing Co., Milwaukee	750.00
Hume Brokerage Co., Burlington, Iowa	22.30	Barclay, Ayers & Bertsch, Grand Rapids	600.00
V. M. Harrison Co., Pine Bluff, Ark.	45.53	C. W. Martin	3,000.00
W. Donald Jones Co., Dallas, Texas	23.30		
M. J. Kellner, Springfield, Ill.	26.59		
Wm. Lawson Co., Fort Wayne	86.40		
A. Lavigne, Hancock	7.10		
R. T. Moore Co., Chicago	2.92		
Mich. Brokerage Co., Detroit	41.23		
Edward Messer, Pittsburg	141.72		
Mac Brokerage Co., St. Louis	24.38		

REAL VALUE



Ask
Your
Jobber

CRESCENT GARTER CO.

515 Broadway, New York City

MOSHER SALES SERVICE
A Business Building Service
For Merchants
Wayland Michigan

**PAPER SHELL
PECANS**
Prompt Express
Shipments
Livingston Snow
Company
Quitman, Georgia

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 Cer-
tificates 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

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

I. VAN WESTENBRUGGE

Grand Rapids - Muskegon
Distributor

Nucoa

The Food of the Future

CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE

BEST FOODS Mayonaisse
Shortning
HONEY—Horse Radish

OTHER SPECIALTIES
Quality — Service — Cooperation

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.

\$200,000

**NORTHERN
MICHIGAN
PUBLIC
SERVICE CO.**

First Mortgage 20-Year
Sinking Fund Gold Bonds,
at 97 and Interest, to
Yield

Over 6.25%

Company is successor to
the Boardman River
Electric Light and Pow-
er Co. which has op-
erated since 1894. Will
own and operate two
hydro-electric plants on
the Boardman river,
furnishing light and
power to Traverse City.
Bonds will be secured
by a first mortgage on
all physical properties
of the company, ap-
praised at more than
\$400,000. Net earnings
for five years 1920-24
were \$185,833.22, or av-
erage annual rate of
more than three times
interest requirements.

A.E. KUSTERER & Co.

INVESTMENT BANKERS
AND BROKERS

MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

RETAIL GROCER

"While the Goodman Slept, the Thief Came."

Written for the Tradesman.

The Atlantic & Pacific Tea Co. has just opened twenty stores in Houston, Texas, and its opening advertisements are reported to have carried the assertion—or the inference—that housewives might look for savings of "over fifteen per cent." by trading there.

Thereupon, one editor writes: "I don't know whether there is a retail grocers' association in Houston. If there is, I am curious to know if it followed this with a denial, because it isn't true."

Well, to my mind it matters little whether the statement was literally true, because what grocers' association ostensibly exists in Houston is, in my experience, so dead it has gone through the process of dissolution—with characteristic odors—and in all probability, taking all factors into account, the fifteen per cent. is not much of an exaggeration. I feel thus because of the following facts, known at first hand:

From lists of grocers' associations and their secretaries, Texas looks as promising as it is big. Almost every cross roads town is listed as having both an association and a secretary. This allured me to high hopes when I went through Texas a few years ago. But I had gone to few places before I realized that lists of secretaries did not mean working associations. And two preferred examples of somnolence were Houston and Galveston, which, be it noted, are two prominent Texas cities: Houston 165,000 and Galveston around 55,000.

As usual, I wrote ahead in the work of making dates for meetings and talks. Effective responses came from El Paso, San Antonio and Fort Worth. I also had a hearty reception in the little town of Cuero—a name which means the bull's hide. I acknowledge such co-operation gladly.

I got no response from Galveston, though I wrote several times to the man supposed to be in charge there. From Houston I got a "can't be did" reply—something I never take as final.

Having several days in Houston, I was able to call up the alleged secretary. He declined to do a thing. He was altogether too busy running merchants' credit bureau—for merchants other than grocers—to bother with grocers." His remarks to me were like this:

"Whynell should I fuss with a lotta indifferent rummies like grocers, fellers who don't pay their dues, who won't say a thing at meetings, who bellyache about everything and help at nothing, when I can work for real money, serving live wire merchants?"

Recalling how the well known "average grocer" will sit in the few meetings he ever goes to, half asleep, and when you rouse him by loud talk about real menaces to his business will merely blink at you in startled fashion, I really could not blame that secretary. But having work to do among Houston grocers, I got busy and gathered together a meeting of—how many, think you? Well, from that big town I suc-

ceeded in getting out around twenty-eight.

In Galveston—a name that somehow suggests "galvanizing," which is what many local grocers need—I could create no interest because I had not time to do personal work. The secretary there was engaged in the same profitable work as his Houston brother.

Easy picking for the Atlantic & Pacific Tea Co.? Yes, just about as easy as it was for the thieves to break into the house while the Goodman slept, as runs the story in the Bible. And it will be the same elsewhere, so long as grocers expect help altogether outside themselves, are mentally lazy and feel secure in the belief that "this is not a chain store town."

And it is well to note, in passing, that wherever you find indifferent, easy-going, slipshod grocers, you find prices on plenty of lines so unscientifically fixed that the claim to save the housewife fifteen per cent. can be made to look at least plausible. Rule of thumb methods of pricing won't take anyone very far these days.

One secretary, tired almost beyond endurance by conditions such as I outline, wrote to me lately along these lines:

"Regarding your recent story about their methods in open meetings, I have been trying for some time to induce some of our big men to do that, without success. I get discouraged over the indifference of grocers to association work. Why is labor so strong and why does it accomplish so much? Because labor is 25 per cent. organized. What percentage of the 350,000 grocers is organized, with only 17,000 in the National Association?

"I have given these problems considerable thought for many years and I feel that it is your duty and mine to try to lead grocers out of the rut into real association work, but I get discouraged at times. If we could get 75 per cent. of the grocers actively into our organizations, local, state and National, we should have the strongest organization in the world."

I believe my answer may be quoted rather fully, because that will show what we are all working for and what we must continue to do. I wrote:

"The problem of getting grocers to say things worth while in meetings is common to all lines of associated effort. If you ask any man to define co-operation and suggest that it means give and take, he will agree; but here is the way it registers in his mind and how it works out in practice: give and TAKE.

"How can any progress be made under such circumstances? How can anybody reasonably expect to take out anything more than he puts into it? No man would think it possible to put ten dollars in a bank and draw out a hundred dollars. Yet that is what practically every member of a grocers' association seeks to do, consciously or unconsciously.

"Your illustration about labor is an old one. We must remember, however, that laborers did not organize themselves at all. The work was done by strong, determined men who

(Continued on page 31)

One Simple Food That Will Increase Your Sales

When you secure a customer for Yeast-for-Health you have a regular visitor to your store. When she calls you can tell her the other food requirements of her family.

Then, too, Fleischmann's Yeast promotes health and healthier customers need more food. To get your share of the increased business that Yeast will bring, show your package display.



FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE

RED STAR

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

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

GRAND RAPIDS LABEL CO.

Manufacturers of
GUMMED LABELS OF ALL KINDS
ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.
Write us for Quotations and Samples

GRAND RAPIDS

MICHIGAN

Thousands of Retailers say



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

MEAT DEALER

Present Wide Variance in Beef Values.

Carcass and wholesale beef cut values were never at greater price variance, according to grade, than at the present time. Wholesale values of steer carcasses this week ranged from \$9 a hundred to \$25 a hundred, and cuts from these carcasses varied a great deal more. Short loins from which you get your club, delmonico and porterhouse steaks ranged from \$50 down to \$12 a hundred. This wide spread is due to supply and demand for the different grades, and we will not attempt to say at this time whether such a difference is justified by difference in the meat quality or not, since we are dealing with a marketing problem rather than a dietetical discussion. The point that we wish to bring to your minds is that with such a wide variance in wholesale costs retail prices naturally vary relatively, and unless the housewife is competent to judge grade in the retail shops or on delivery those paying the higher prices may feel that they are being charged altogether too much for what they are getting. Again, this wide range gives retailers who are none too careful as to descriptions of quality as stated in advertisements an unusual opportunity to make their window signs and otherwise published figures look particularly attractive to those not able to competently select meat according to grade and who must wait until the meat is cooked before knowing its real value. Let us warn you, as consumers, then, not to feel that because prices are shown in a certain shop several cents a pound below what you paid your butcher that you are being cheated. It may be that your ideas of quality are higher than other housewives in the dining room and you are classed by your retailer as a critical consumer whom he must satisfy if he is to hold your patronage. Another thing may be properly stated here, we think, and that is that selected cuts from high-priced carcasses must command not only a higher price than similar cuts from low-priced carcasses, but also they must bring relatively higher prices with reference to the wholesale cost, because a great deal of the carcass goes into the bone and fat boxes, and this fat and bone does not bring any more, as a rule, when cut from a high-price carcass than when cut from one much lower in value, and consequently shows a greater loss that must be compensated. All of these elements must be considered.

How Retail Sales Are Influenced by Prices.

Retail prices of meats, not unlike retail prices of other commodities, are expected to regulate amount of any particular kind of meat entering into human consumption. In other words, a relativity between meats is theoretically maintained and a balance in operation with regard to and in line with desirability of the different cuts and kinds. To what extent does this apply in actual practice? Over a long period of time the general demand is

unquestionably influenced by cost, but within the vision of the marketman who is chiefly interested in his own market the sales of the moment and at his place hold major interest, and it has often seemed to him that when prices on a given commodity were run up, due perhaps to temporary shortage, the demand increased rather than grew less, and this condition tended to further advance the market price. As a matter of fact, it is not unusual to hear marketmen say that the higher certain meats go the more urgent is the demand. We believe a more accurate analysis of this phase of marketing would show that demand really grew less, but that supplies were so short that balance is not created due to decreased supplies being reduced more than the demand. It is rather unusual for all meats, taking in all classes of carcasses, including steers, cows, vealers, calf carcasses, lambs, mutton and pork, to be short in supply at the same time, and it frequently happens that one kind of meat will be abundantly offered while another is short. At such a time market values of the kind light in supply, may be abnormally high while the kind liberally offered may be moving slowly at declines. A closer study of the situation by consumers would help to place marketing of meats, considering all classes as a whole, on a more stable basis, and this would be brought about by moderately reduced consumption of the more costly meat and more liberal use of the kind plentiful. A little more attention to advertised prices, as presented by reputable dealers, would supply the desired information in perhaps the best way for housewives.

Do You Know How To Buy Turkeys?

When you select your turkeys for the holidays, says the United States Department of Agriculture, one of the chief considerations is the amount and quality of the flesh on the body, especially on the breast, back and hips. Plenty of flesh means plenty of meat for carving, and there should be also a generous amount of fat to insure a moist, tender turkey. The French always expose a turkey in the market with the back up so the buyer can better observe how plump the bird is. Feeling the end of the breast or keel bone and examining the spurs on the feet may give some idea of the age of a turkey, but these tests are not infallible for picking out a tender turkey. Almost any turkey can be cooked so that it is tender; but it is, of course, easier to roast a young bird.

Must Pay the Price.

The person who has such vitality as to lead him to defy the laws of health and to boast that he pays no price, no matter how he lives, is likely to be the first to exhaust his account of health prematurely.

On the other hand, observance of the laws of hygiene affords wonderful results in producing vitality and endurance.

Mistakes don't just happen. They are due to ignorance or carelessness. The cause can be removed.

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.

Fresh Fruit for Thanksgiving

Florida Grapefruit and Oranges
Emperor Grapes
California Navel Oranges
Cranberries, Figs, Nuts and Dates

The Vinkemulder Company
Grand Rapids, Michigan

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.

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.

Final Preparations For the Christmas Trade.

Right after the Thanksgiving Holiday, the hardware trade will be plunged into the Christmas shopping season. It may take a week or two for the big rush to set in, but the wide-awake hardware dealer will do everything possible to stimulate early buying. In the meantime, active preparations are in order.

A problem which the hardware dealer must meet, if he has not dealt with it already, is the re-arrangement of his stock, to give the utmost possible prominence to the lines he intends to feature for Christmas trade. This can as a rule be best done by getting such goods at the front of the store, and as far as possible centralizing them in one point. This is, however, a matter in regard to which opinions may legitimately differ. There are some dealers who argue that the scattering of Christmas gift lines throughout the store helps to stimulate trade in staple lines as well.

In most hardware stores, however, the rule is to give every possible prominence to Christmas lines, to bring them right to the front; and quite often they are played up, particularly in the last stages of the Christmas season, to the practical exclusion of everything else.

Some dealers have adopted the plan of forming a bazaar or a department containing only lines suitable for Christmas shopping. This however can be done only where there is an abundance of floor space. Most hardware dealers are satisfied to get the Christmas stock well to the front. The advantage urged for this plan is that it enables the hardware dealer to concentrate and centralize such goods as people are most likely to buy at Christmas time. Instead of having to go from one part of the store to another, the Christmas shopper finds everything offered in a compact space.

To make it possible to group all Christmas goods at the front of store, it will be necessary to temporarily relegate certain of the less active lines to the background. In doing this, be careful to move back those lines in which there is, at this particular season, little or no demand.

In the choice of goods to be featured, the hardware dealer must bear in mind that the biggest results can be obtained only by interesting as many people as possible. That point should govern in the selection of lines to be featured, and in the amount of display given them. It is desirable in most cases to display goods of the highest quality as well as lines which appeal to the medium priced trade. Articles selling at wide range of prices will be in demand during the Christmas season. Quite often the price he wishes to pay for a gift for some one individual is the one fact the intending

purchaser knows when he comes into the store. So make the price range as great as possible; have something to suit every purse.

Where a hardware dealer carries a toy stock it will be advisable to keep the toy department as far as possible separate from the rest of the store. The reasons for this are obvious. It gives, in the first place, a better chance to display the stock. In the second place, it prevents the overcrowding of the main store. A toy department will be overcrowded with children more or less all the time during the last few weeks of the season. Naturally, this would seriously inconvenience the store staff and regular customers, if the toy department were mixed up with the regular hardware lines.

In the majority of hardware stores handling toys, the plan generally adopted is to use the second floor. If there is no suitable show room on the second floor, a temporary show room can generally be arranged without much difficulty. Stock rooms can be temporarily cleared out for this purpose. The room may not be specially adapted for this purpose; but after all, the goods are the thing. If the toy display is sufficiently attractive, any shortcomings in the room itself will be overlooked. Quite often it is found advantageous to introduce the bazaar effect here.

Another advantage of setting aside Christmas departments at this time of year is that it helps the hardware dealer if he so desires, to put these departments upon a strictly cash basis. A good many hardware dealers frankly say that it does not pay to sell Christmas lines on the credit plan. People buy on impulse, and when time for reflection arrives they sometimes regret what may then be regarded as extravagance. If the article in question has not been paid for, difficulty may be experienced in collecting.

It is much wiser to adopt the cash principle, if it can be done; but where the hardware dealer has been doing business on a credit basis, it may sometimes be difficult for him to set an arbitrary rule contrary to his daily principle to apply around Christmas time. The difficulty is partly overcome when Christmas goods are placed in a separate department, thus giving support to the idea of a different sales basis for that department.

Why not hold a special Christmas opening? If adequately advertised and featured by the sale of a leading line, such for instance as a special line of toys, the results will be the creating of a distinct degree of interest in the public mind. Many of the large department stores have adopted this principle with excellent results; and it is noticeable that in most instances the Christmas opening is a good many weeks in advance of the Christmas holiday. With the regular hardware dealer the Christmas opening, should, at the very latest, come as early in December as he can arrange it.

A feature which should not be overlooked is the necessity for planning

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

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

Foster, Stevens & Co.
WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting Goods and Fishing Tackle

BROWN & SEHLER
COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

the Christmas advertising campaign well in advance. There is very little time during the actual shopping season for the hardware dealer to give attention to the intelligent preparation of advertising copy or the arrangement of the displays. Whatever time he finds for the purpose will be so short, that the advertising turned out is not likely to be so strong and effective as it should be.

It is, therefore, a wise plan to either map out all advertising well in advance or, when occasion allows, to actually prepare the copy several weeks ahead of the time when it is to be used. The same rule applies to window displays and show card writing. In the matter of displays the trimmer should arrange to have all his properties ready.

In connection with the Christmas opening, whenever it comes, it is often a good stunt to stage the arrival of Santa Claus. With one big city department store the annual arrival of Santa Claus is an event to which, in the course of many years, the young people of the city have learned to look forward. Each year new and startling stunts feature the arrival of Santa. When motor cars were new, he came in a car; when aeroplanes were new, he landed from an aeroplane. Some department stores stimulate interest for a week or ten days beforehand by daily bulletins detailing Santa's setting out from the North Pole, the accidents and delays he experiences, his progress each day, and so forth.

In one small city Santa arrives at a specified hour and in time to meet the children coming out of the biggest school. He distributes souvenirs and advertising matter. Then he holds a reception at the store, for the youngsters. Each day for the first week he visits one of the schools at coming-out time, and jollies the youngsters. Meanwhile, daily talks to the kiddies are run in the very center of the store's big advertising space. Everything is done to emphasize the fact that Blank's Hardware Store is Santa Claus Headquarters, in that particular community.

A Santa Claus stunt need not be elaborate and expensive; and even if no spectacular arrival is staged, it is a good thing to have a Santa to go about the store, help sell things, and occasionally parade the streets and visit the schools. Victor Lauriston.

Shrinkage in Farm Values Lowers Price Level.

If any economists in Wall Street still fear an inflation of commodity values with the increasing business activity they must have been happily surprised on seeing the wholesale price index of the Government for October.

What the Bureau of Labor Statistics computation tells us in plain words is that inflation does not exist. It does not provide even a basis for the assumption that such a thing is near at hand. On previous occasions so persistent and widespread an improvement in buying power throughout the country might easily have forced prices

to artificial levels by inviting extensive speculation in commodities.

At the beginning of summer our leading wholesale prices index, that computed by the bureau, registered a general average in values of 155. Expressed in another way, the bureau reckoned that prices then stood 55 per cent. above the 1913 or pre-war level. Then prices began to climb. By the end of summer the index recorded 160 as the average price level for the country. Business was improving and certain prophets began to shake their heads.

In September the index indicated a tendency of prices to waver and in October, we now hear, the general average dropped to almost 157. Notwithstanding an acceleration in the demand for goods the sharp advance in prices has been effectively checked.

Interesting enough, what brought prices down as a whole in October was the decline in the farm products and food groups. That is where the advance of the last year had been pronounced. In fact, except for the rise in these two groups the general level of prices would not have been lifted at all during the last year. Last month live stock and poultry prices fell, within the thirty-day period, from 155 to 145, and that of course encouraged a smart recession in quotations for meats.

To say that absence of inflation is the most encouraging sign in the present business situation does not tell the whole story.

It is the new stability in prices that business men see, and the disappearance of maladjustments, which provides the solid basis for the future. Of course old relationships were not re-established between groups even in October. We find that clothing still stands at 189, whereas another important group, metals, stands at 127. The more serious maladjustments have been corrected, however, and it is scarcely logical to expect that all former relationships between groups ever will be restored.

A stabilization of wholesale prices at levels satisfactory to producer and consumer is what the country needs, irrespective of whether that does or does not mean a return to pre-war prices in any particular group.

Paul Willard Garrett.

[Copyright, 1925.]

Futuristic Patterns in Bags.

As in other accessories, the futuristic vogue is dominant in women's handbags at the present time. A number of manufacturers visited the Paris Industrial Arts Exhibition last Summer, and many of the decorative patterns featured there were avidly seized upon as providing that touch of novelty which consumers here are seeking. In the patterns, which are pressed or painted on the sides of the popular flat bags, there are as many as seven colors in a single design. In keeping with these patterns, leather bags are featured most, as the color effects are best brought out on them. So strong is the call for this merchandise that two weeks' delivery is asked by manufacturers. The futuristic trend promises to continue well into the Spring.

Getting Spot Business

When you have innovations or specials that must be marketed quickly, Long Distance offers you the speediest way of circularizing your trade. Long Distance calls to your customers will keep them informed.

*Long Distance is
Direct, Speedy,
Economical*

**MICHIGAN BELL
TELEPHONE CO.**



BELL SYSTEM

One System—One Policy—Universal Service

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Detroit, Nov. 24—Preston D. Norton of the Hotel Norton, is President of Michigan Greeters, Charter No. 29, and he is ambitious that his shall prove a record year. Hence he and other members of that body are bending all their efforts toward securing new members.

Greeters are what were once known as "front office" men in the old category of hotel operation. Those who are eligible to membership are "white, male persons who have had at least six months' experience back of the hotel desk, in the auditor's or private office, publicity department of any duly recognized hotel, club or apartment house, or who is at present employed in one of these positions."

Honorary members are also provided for.

This is a deserving organization, is reorganized as such by all the best hotel men in the country, and it ought to be encouraged by hotel owners and managers everywhere to the extent of seeing that their employees become members thereof and remain in good standing thereafter.

It is in no sense a union as contemplated in the accepted definition of that term. On the contrary, in the Greeters code of ethics we find this fundamental statement.

"We will co-operate with instead of agitate against our employers. We will give to them the utmost in our ability for the furtherance of the progress of their enterprise. We will discharge our duties, not in the sense of giving so many stipulated hours of labor, but will maintain, at all times, a keen interest in the advancement of their interests and will lend our every endeavor to make them greater and better establishments. We will stand in unison with our employers against the loss of their industry at all times and under all conditions, that we may grow with our employers, that we may succeed with their success, to the end that when we arrive at similar stations in our careers, we may receive that same worthy co-operation that has contributed to the success of our employers."

Now there are a lot of embryo and eligible Greeters in Michigan who ought to affiliate with this organization at once. "Organization" is the watch word of the hour and when it is for legitimate purposes it ought to be encouraged.

The benefits to its members are manifold, consisting among other things, of facilities for securing positions when out of a position, and the maintenance of the Greeters Home, in Colorado, where indigent and disabled members find a refuge.

Michigan Greeters are well up towards the top rung of the ladder, but at that they do not feel that they are 100 per cent., and are consequently making a drive for new members.

Will Rademaker, Hotel Norton, Detroit, is secretary of the State organization.

Owosso is talking about a new 100 room hotel. The site of the present National Hotel is being considered, but the property belongs to an unsettled estate and is not easily available.

Some Michigan communities have an unfortunate notion of constructing hotels when they are not needed, but I should say that Owosso might support a new one, provided it was built upon the site of the older one and attendant competition was eliminated.

Owosso has had a most wonderful growth in the past few years, and its manufacturing interests are important and numerous. Her hotel facilities are inadequate, and if they build judiciously for their needs and not listen to the chatter of promoters whose only interest in the city is profit from stock

sales, they will do well.

Earl Greene, of the Hotel Crystal, Flint, piloted me for two whole days among the breakers in his vicinity and many new scalps now hang in the Association wigwag. Earl is some member getter and collector as well, besides being a most genial individual whom hotel men of his acquaintance swear by. He also drives well.

At Flint I found my friend, T. C. Riley, busy as usual with the affairs of the Dresden Hotel. This is a good hotel and to my notion is well named, as it resembles, in a way, a rare piece of Dresden China—artistic and neat.

Mr. Riley has a well defined program of making some sort of improvement every day in his establishment. As he cannot improve his table, which is always 100 per cent., he is constantly on the lookout for some opportunity to make a change which will add to the attractiveness of the rooms, and he is to be commended for his enterprise.

Manager Bliss, of the Hotel Bryant, Flint, advises me that he will open a new coffee shop, to be hotel operated, in a very short time. For many years prior to the kaiser's war, the Bryant was successfully operating a dining room on the American plan, but labor difficulties induced the management to abandon the feeding game, since which time the hotel has been doing a good business without it.

I doubt the wisdom of the move, but Mr. Bliss is no doubt in close touch with the demands of his patrons, and will, no doubt, pull it through without loss, and if he can do this and give his trade this added convenience he will excite my admiration.

The numerous friends of Miss Agnes Schelling, manager of the Porter, at Lansing, and Miss Ruth Myhan, manager of the Shamrock, at South Haven, will be glad to know that these ladies, who have been indisposed for many weeks, are coming through nicely, and will probably be able to report in person at the Detroit convention in December.

A considerable delegation of Michigan hotel men are in the fray in Florida. Among them are E. S. Richardson, Kerns, Lansing; Geo. A. Southerton, La Verne, and C. H. Montgomery, Post Tavern, Battle Creek. "Rich" advises me that Verne Cakins, formerly at the Wright House, at Alma, is in the real estate business at Tampa, and Todd Lunsford, of Muskegon, is declaring dividends from Florida sand at St. Petersburg.

Harry Price, managing director of the Durant, at Flint, was at the New York hotel meeting last week, and reports catching up with George Crocker, of the Nicollet, of Minneapolis, while there. George, you will remember, used to be at the head of the Durant.

The Durant is doing well; in fact, all of the Flint enterprises seem to be prosperous. When the Durant was first opened doubt was expressed as to whether it would make good on substantial returns to its backers, but under the management of Mr. Price, it is proving that the judgment of its promoters was not far wrong, so that now, in addition to being one of Flint's greatest attractions, it is making the grade financially.

John Ehrman, owner of the Hotel Rickman, Kalamazoo, will re-open the dining room of that establishment around the first of the year. The Rickman is already making a good showing, but John feels that the wants of his guests will be better met with dining service. Some years ago the Rickman was operated on the American plan, but for some time it has been running European, and its patrons have felt some inconvenience at the lack of feeding facilities in the neighborhood. Mr. Ehrman, as was demonstrated when he was at Hillsdale, knows how to "feed," hence they will await with a feeling of much confidence, the re-opening of the hotel's cafe.

The reduction of rates at the Morton

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

CODY CAFETERIA

Open at 7 A. M.

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

We buy and sell property of all
kinds. Merchandise and Realty.
Special sale experts and auctioneers.

Big 4 Merchandise Wreckers
Room 11 Twamley Bldg.
GRAND RAPIDS MICHIGAN

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



HOTEL BROWNING

GRAND RAPIDS

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

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up
EDWARD R. SWETT, Mgr.
Muskegon Michigán

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.

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

WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$2.00 and Up

THE PANTLIND HOTEL

The Center of Social and Business Activities

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

Hotel, Grand Rapids, is proving quite a jolt to many hotels in Michigan, especially in that vicinity. It certainly will be impossible, without great loss, to meet these rates, and there is no legitimate reason why the other operators should attempt to do so. Because the owners of the Morton are trying the experiment of reducing their losses, rather than attempting to bring their institution to a paying basis, is no reason why other hotel keepers, who have a legitimate investment, should place their establishments on a non-paying basis, and reasonable travelers do not expect it. Neither do they expect hotels outside of Grand Rapids to take on losses by making such a foolish move. However, there is a medium and safe course to pursue. Reasonable rates, which bring a fair return, are right at any stage of the game.

Frank S. Verbeck.

Time For Action Has Come in Coal Strike.

Grandville, Nov. 24—John L. Lewis, President of the United Mine Workers of America, says that thousands of American homes with heating plants built for anthracite will run the risk of "wholesale asphyxiation" if they attempt to burn soft coal as a substitute for hard.

This comes in the nature of a threat made by the head of the striking anthracite miners who have held the Nation by the throat for many weeks quarreling with their employers over a matter of wages.

If what he says is true then the American people are standing very near to a precipice over which the coal miners propose to toss them unless their employers come to their terms. The right to strike is inalienable, but the right to keep other men from working has been given to no man or set of men, whether they wear the brutal yoke of the union or otherwise.

What sort of a Caesar is this? On what meat does he feed? Is he another Lafitte the pirate who proposes to commit wholesale murder in order to carry out the plans of a labor union which bars miners who would work as scabs?

This anthracite strike has held the country by the throat, threatening murder, until patience has ceased to be a virtue. It is now time that the coal consumers, who are the people, should take this outlaw and his pals in hand and set them down with a hard thump, while honest workmen go into the mines and turn out coal for those in need.

The people should not hesitate to call on their President to start something, and that right away.

Lincoln found a way to get things done when traitors held up the hands of the Government, and Coolidge has the most sacred right, under the constitution, to re-open the mines in Pennsylvania and set the wheels of coal production turning. Will he do it?

I believe he will when he sees the dangers which threaten the lives of our citizens because of these malcontents under Lewis holding all hard coal production in idleness while freezing winds sweep over the country.

This is no time for hesitancy as to what is the proper thing to do. When a strike leader openly defends the asphyxiation of the people, as does Lewis, it might be well enough to declare that man a traitor to his kind, place him under arrest, declare the strike off, and open the mines to honest labor.

Coal the people must have and it is foolish to stand and parley with a tyrannical organization dominated by murderers when little children are freezing.

Under the Constitution President Coolidge has the right to call this strike against the welfare of the people off, and see to it that miners go to work at once producing for the masses.

When strikers raised particular hob in railroad riots in Chicago a number of years ago, the then President sent the U. S. Army into that city and dispersed the rioters and set the trains moving once more.

That President was Grover Cleveland. Even though he alienated many of his party friends because of that act, he did not swerve a hair's breadth from his duty to the people, and that one act served to make his name one to be remembered in the Nation as long as time lasts.

President Coolidge has precedents enough to carry on right now. Let Americans appeal to him for a dispersal of the tie-up in the anthracite mines. The President has exhibited courage heretofore and I believe he will not hesitate now.

The threats of the miners should not be left to go unheeded.

The time for arbitration of the troubles in the mining districts has gone by. No half way measures will do. Strike from the shoulder and strike hard is the duty of President Coolidge. Open the mines without delay and let the Government see to it that work is resumed and coal furnished for those clamoring for it.

The Government is all powerful under certain conditions, such as in time of war. The same necessity for immediate action on behalf of the people exists to-day as was true when Sumpter was fired on and when war was declared against Germany later on.

The United States Government is supposed to be run in the interest of the whole people. It would be ridiculous and humorous if the matter were not so serious, to admit that a few coal mining grafters should dictate to the Nation.

Take up the cudgels in behalf of the people. Mr. President, and no self respecting citizen in all the country will say you nay.

It becomes the duty of the Chief Magistrate to stand squarely in defense of the rights of the people. By suppressing this dictatorial union miners' strike the President will be doing only a plain duty which he cannot shirk without dishonoring his office.

Murderer Lewis' bluff should be called. Old Timer.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 24—Contrary to the expectation that turkeys would be scarce here this year, there was a large number sent from here to the outside markets, bringing the top price. The quality was above the average. While the demand for geese was limited, there were a goodly amount offered, but most of the geese will be held over for Christmas and New Years. Chippewa county is fast developing into a producing center.

The hunting season is making some difference with the meat business throughout the Upper Peninsula, especially in the smaller towns, such as Newberry, Rudyard and Pickford.

C. Belpario, who for the past few years has been in the grocery business on a small scale, has sold his stock to Joe Plaunt, who has made some changes and redecorated the place. He has re-stocked the store with a line of groceries and prepared meats and provisions which makes the store one of the best in the neighborhood. Joe is giving his personal attention to the business and promises to make a success of his new venture.

We all know what we would do if we had a million dollars. We would wish it was two million dollars.

L. C. Sabin, superintendent of the United States canals here, was elected vice-president to succeed Mr. Ashley, of the Lake Carriers Association, at Cleveland, last week, which will mean that Mr. Sabin will move to Cleveland. He is one of our most distinguished

citizens and it is with no small regret that we give him up. His many friends extend congratulations on the advancement. The Soo has meant much to Mr. Sabin, he having been the general superintendent of the Saint Mary's Falls since 1906. The building of the third and fourth locks and the making of various canal improvements and emergency dams have been carried out under his direction. He graduated from the University of Michigan in 1890 with the degree of Bachelor of Science and in 1891 was given a degree as civil engineer. While at the university he worked as an inspector for the engineering firm of Morison & Corthell and several years after his graduation he was an inspector and assistant engineer with the United States Engineering Department. In 1905-6 he served as secretary of the American section of the International Waterways Commission, where he engaged in studying the regulation of Lake Erie and other waterway problems of the Great Lakes. He is the publisher and author of an important book, Cement and Concrete, which was published in 1904. He has been on numerous local boards, including the hospital, Carnegie library and others; also a member of the La Sault Club, Country Club and Rotary Club.

After buying our winter clothes we know just how the French feel about their war debts.

A. Freedman, who has been conducting a notion store on Ashmun street for several years, has decided to go out of business and is having a sale of the entire stock. He has not announced just what he will do after winding up the business.

Mike Hotton, who for the past month has been in the meat business at Bessemer, has moved to Detroit, where he expects to re-engage in business.

J. P. Werve has moved to Bessemer, where he has accepted a position in a retail meat market.

Nothing worries some people more than the fear of getting down and out and having to work for a living.

William G. Tapert.

Endless Chain Hosiery Sales Held To Be Invalid.

Lansing, Nov. 24—We are pleased to give to the members of our Association and also to the members of the Michigan Retailers' Council the following opinion of the Attorney General of this State with reference to the selling of hosiery by the endless chain method. The decision of the Supreme Court of the State quoted by the Attorney General is quite appropos to this case and does not require further comment from me.

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

Opinion By Attorney General. You have orally asked my opinion relative to the legality of certain contracts which are now being made by the Sales-Craft Co., of Detroit, to sell hosiery. You wish to know if such a scheme is not contrary to public policy.

The method you have outlined is substantially as follows: A person purchases a coupon for one dollar and at the same time agrees to send the coupon and three dollars more to the company, which in turn agrees to send him three coupons such as he purchased and which he may sell to three other persons for one dollar each, thus receiving back three of the four dollars paid by him. The three persons to whom he sells, may likewise send in their coupons and three dollars and receive three coupons each to sell. At the time of returning the three coupons, the company sends an agreement whereby it promises when the holder has sold his three coupons and each of the three persons to whom he has sold, has also sold three coupons, that he will be entitled to ten dollars worth of hosiery for the one dollar he has actually paid out and his efforts

in selling coupons. In other words, when thirteen coupons have been sold by him and his purchasers including the one first purchased by him, he will get ten dollars' worth of hosiery. He is also entitled to pay the difference between what he and the three persons to whom he has sold coupons have sold and ten dollars and receive the hosiery. Thus, if he sells three coupons but none of the people to whom he sells dispose of any of theirs, he may advance six dollars which together with the four dollars paid by him and his friends will make the total amount of ten dollars.

This is virtually the same kind of a contract which was before the Supreme Court in the case of Hubbard & Freiburger, 133 Mich. 139. In that case a coupon was purchased for three dollars and seventy-five cents, the purchaser then paid fifteen dollars more and received four other coupons which he sold for three seventy-five, thereby reimbursing him for the fifteen dollars. Each of his four purchasers could then pay fifteen dollars and receive four coupons. When that was done the original coupon holder was entitled to sixty dollars' worth of goods. Under this arrangement, a person purchasing coupons and not selling them was allowed face value therefor, less the three seventy-five paid for the first coupon, on the purchase price of goods. The court said:

This presents the question first, as to whether this undertaking of Auton is against public policy. We are constrained to hold that it is. It is somewhat similar to the Bohemian Oats scheme. It is a scheme which upon its face shows that it cannot be worked out without ultimately leaving parties with these so-called coupons on their hands, possessing no value, and is well calculated to deceive ignorant people. This engagement of Auton's, furnishing as it does, the only consideration for this note and being in itself against public policy, is as though no contract existed and furnishes no consideration whatever.

The contract you have submitted must, therefore, be held void, as against public policy.

As was said in the Hubbard case, some parties under this arrangement will get ten dollars' worth of goods for one dollar and a little work while ultimately someone will be left with coupons on hand of little or no value.

Andrew B. Dougherty, Attorney General.

Apples Need Proper Air or They Will Suffocate.

Washington, Nov. 24—It is said that apples, like men, breathe. They take in oxygen and give off carbon dioxide. If there is insufficient ventilation in the storage rooms they suffocate and die of brown heart. Since scientists made the discovery there has been a revolution in shipping ventilation, and although a quarter of a million pounds were lost through brown heart only three years ago, this year it is regarded almost as a curiosity. The new instrument which records the atmosphere of storage chambers by a chemical process will make the delicate work of adjusting the ventilation a much simpler matter.

Good Words Unsolicited.

H. E. Parmelee, dealer in general merchandise at Hilliard, "It is with pleasure that we renew our subscription to the Michigan Tradesman. Think we have taken it continuously since 1888—when it was in the four year old class. Have noted its steady growth and improvement from year to year and am looking forward to receiving the half century number."

Superior Mercantile Co., Brimley, "We cannot do business without the Tradesman and do it right."

DRUGS

Drug Store Adapted To Sale of Radio.

It is not easy to peer into the future. When you come right down to it, any attempt to do so is a guess. But by considering certain elements, and weighing certain probabilities, we can sometimes get up a very good guess. Tradition says that a certain astute financier galloped from near the field of Waterloo, releasing carrier pigeons with instructions to his brokers in London. He knew the result of the battle. This was not peering into the future, but he did know how the news would affect the immediate financial future. Any financier of intelligence knew the same. But this man got his news, applied it to the future, and reaped an adequate reward.

Thousands of smart business men thought the moving picture an entertaining toy.

"It will run about six months and then play out."

"Start a store show, if you like, but I wouldn't put any money into it."

"Interesting, but it can't last."

These were remarks heard time and time again. Plenty of people who went into the business considered it only a temporary proposition.

A man from Washington, D. C., had to wait at a railroad junction in a Pennsylvania town. As he loafed around town he met up with the proprietor of a moving picture show. The show was not running at that hour, but the proprietor was willing to talk.

"I have a store show," he explained, "and I clean up about ten dollars a day."

This looked pretty good to the Washington man as a side investment, and he determined when he got back that he would open a store show in the capital.

"Why don't you do it, John?" was the question put to him when he was telling this story some years later.

"Because when I got back to Washington I found that another man had opened a store show, and I didn't think any town would support two moving picture shows."

This sounds funny, perhaps, but it is absolute truth.

The man who did open made a fortune, by the way. And the man who didn't has earned several hundred thousand dollars in other lines of endeavor, so he is evidently no fool.

It just shows that you can't always see ahead.

All this by way of preamble before looking into the radio proposition.

This has grown into a giant in about the time it takes an infant to learn to walk.

It looks as good as old wheat in the proverbial barn.

Will it keep growing?

Let us see what the arguments are.

A peculiar phase of life has developed. You buy a machine, install it in your home, and presto, you proceed to get free instruction, amusement, can hear a sermon, and get all sorts of useful or entertaining information.

Radio has been beneficial to elderly people. There are individuals, not ex-

actly invalids, who are not able to leave the house unaccompanied. Then we have the actual "shut-in," semi-invalids, blind persons, people actually confined to their homes. In various sections records have been kept, and reports indicate that the radio has been exceedingly helpful. Not only is it conducive to better spirits but in many instances it is credited with bringing about decided improvement in health.

Why not?

Take a man of 70 in fair health, but with failing eyesight.

He cannot read books, he is barred from the movies, he gets little amusement from visiting an art gallery. If he could get a grand-daughter to read to him, many a dull hour would be brightened.

But where is the grand-daughter of to-day? The old gentleman, left without entertainment of any kind, becomes depressed, and this depression has its effect on his general health. His son, however, presents him with a radio set. Then what happens? The old gentleman can listen in on the proceedings of a political convention, hear the nominating speeches, the ballot-box, the verbal scraps, and the final result. He can follow every play of a ball game. He hears concerts, solos, monologues, health talks, crop reports, operas, plays, and among all these things he is sure to find something to interest him.

"Radio has made my father ten years younger."

"Radio has given my grandmother a renewed interest in life."

"It is health insurance."

"It is medicine for the old."

"Its effects are wonderful."

These are bits of comment taken at random.

Apparently we can safely say that in many instances selling radio outfits means selling health, which makes the line fit in nicely with the drug business.

Has radio a future?

Everything points that way.

Such being the case druggists will do well to investigate this field, with a view to carrying lines in full or supplying certain items. Of course in the large city there is always the specialty house, but even so the druggist can get into the game if he wishes.

In the smaller towns he can be the "radio man."

Druggists, why not look into this proposition?

Do not say: "I wish I had two years ago, but the field is fully occupied now. I'm too late."

You are not too late.

The game is young yet.

Sturdy possibilities in your own section. Everything indicates a lively future for radio. You know conditions. How do they impress you?

Proof Positive.

Aunt: And were you a very good little girl at church this morning, Millie?

Millie: Oh, yes, aunty. A man offered me a big plate full of money and I said, "No, thank you."

Chemical Garden.

Place a quantity of sand in a wide-mouthed bottle (or better, a half gallon fish-globe) to the depth of 2 or 3 inches; in this layer of sand, slightly imbed a few pieces of copper sulphate, aluminum sulphate, iron sulphate, chrome-alum, lead acetate, calcium chloride and magnesium and manganese sulphates; pour over the whole a solution of sodium silicate (commercial waterglass) one part and water three parts, care being taken not to disarrange the chemicals in pouring in the solution. Upon standing a week or so, a dense growth of the silicates of the various bases used will be seen in various colors, and fantastic shapes. Now displace the solution of the sodium silicate with clear water, by conveying a small stream of water through a small rubber tube (such as nursing bottle tubing) into the vessel, which will gradually displace the silicate of soda solution. Care must be taken not to disarrange or break down the growth with the stream of water. When successful, this produces a very beautiful scene. Other sulphates such as those of chromium, cobalt, nickel, etc., may also be used.

The following so-called "metallic trees" are similar to the preceding: For a silver tree, dissolve two ten-cent pieces in 2 fluidrams of concentrated nitric acid, evaporating nearly to dryness to drive off excess of acid, cool and dissolve the resulting crystalline salts in sufficient distilled water to make a saturated solution. The solution will be slightly blue on account of the copper which is allowed with coin silver. Place the solution in a glass vessel with a curved bottom. Add a drop of mercury the size of a large pea and set aside for twenty-four hours or place in the window. An arborescent growth of mercury and silver amalgam will be produced which may be kept indefinitely.

To make a lead tree place in a tall jar or wide-mouth bottle a solution made by dissolving four ounces of lead acetate in one quart of water. Place the vessel where it will not be subject to vibration, and suspend in it a strip or cylinder of zinc; battery zinc will answer the purpose very well. An abundant growth of crystalline spangles of metallic lead will collect on the zinc within forty-eight hours.

To grow a tin tree dilute commercial tin chlorid solution with forty times its bulk of water and suspend a strip or pencil of zinc in it as in the case of the lead tree. The growth will be very similar to that of the lead tree.

Good Nature As Pharmacy Capital.

The good nature that is genuine capital for a pharmacist is not the soft, easy-going nature that says, "Another day coming" and prepares no first-aid for it; or that says: "Why cry over spilled milk?" and leaves the same old stumbling blocks in the path. Again, it does not content itself with saying: "What can't be cured must be endured," but it makes an honest, conscientious search for a remedy.

No, it is the brand of good nature that keeps sweet when a customer

short-circuits both reason and common sense—which is not yet as common as it might be—and would fain jump on the softest portion of your anatomy with both feet, that makes good pharmacy-capital. Is it not far better to placate than to annihilate? Does not filling in—customer to store—beat cutting out? We surely must hold customers, even though we feel like rocking them in the cradle of the deep and upsetting the cradle!

Breezes of customer ill temper may prove very harmless if there are no contributing pharmacy-breezes. The pharmacist who can smile when the breezes of ill temper blow may soon see the trade-winds blowing his way. Firmness and good nature need not necessarily be strangers, neither does good nature need to run to seed in such a slogan as this: "The Customer is Always Right." The customer is wrong many times but it may not be the part of wisdom to "beard the lion in his den, the Douglas in his lair."

Man alive, would not business lack spice but for a few grouchy customers whose chief business is to see that good nature and tact do not perish for lack of exercise? Do they not seem to say: "Halter 'em for me! Put 'em through their paces."

True, a customer may take a vacation from your pharmacy even if you smile and exercise tact, but why should such a vacation be made permanent? Have you noted that the pharmacist who exclaims, virtuously: "I just had to get that off my chest" seldom needs hoops to strengthen his money chest?

Hot words can never be coined into cold dollars. We don't lose our temper and find a customer, at one and the same time—there are no business miracles of that kind in these days of multiplied pharmacies. When the weather is warm, keep cool! When the customer is hot, keep cool! Can a pharmacist even afford to fight for his rights when the good will of a customer hangs in the balance? May he not save a dime and lose a dollar?

George W. Tuttle.

Sound Rules For Buying and Selling.

Here are some pointers all should remember:

Merchandise should be bought to sell as quickly as possible at a profit, and turnover may be more important than margin.

The quality and price should insure sufficient repeat orders to justify carrying the goods in stock.

Judgment should be accurate as to the quantity of a commodity that a merchant's customers will consume within a certain time, lest the merchant overbuy or underbuy.

Capital tied up in slow selling merchandise quickly eats up the profit even on long margin goods.

Always give a courteous hearing to complaints.

Nobody likes to do business with a stingy storekeeper. Better to give up some of your rights than to insist upon them at the expense of getting a reputation for stinginess.

Fill-in Demand for Umbrellas.

A fairly active fill-in business to cover retailers' holiday requirements is reported by umbrella manufacturers. The modified Japanese parasol type continues to be a leader in the demand. These umbrellas are made of solid colored silks and are equipped with fancy handles and tips. In some cases there is a contrasting band of fancy patterned silk around the edge of the umbrella, which sets off both the solid colored portion and the novelty tips. Other versions of the small type umbrella are also selling well. With children's goods some firms have done a nice business in miniature replicas of the types favored by adults.

Timely Advice.

"Keep the windows of your sleeping room open at night!" That is one of the best pieces of advice that we can possibly give our fellow men, particu-

larly at the present time of year when the change from late summer to early winter is upon us and when, as experience has proved, our population is particularly susceptible to being stricken with some disease seriously involving the lungs.

One of the greatest tonics for tired minds and bodies is fresh air. It is also one of the greatest disease preventives known.

When we say that bedroom windows should be "open," we mean wide open. Don't be afraid of night air. It won't hurt man, woman or child. It is good. Protect the body with sufficient bed clothing, then breathe fresh air all night long. That means health.

Harry L. Hopkins.

The kind of a store you run must determine the kind of customers you are going to attract.

Sell
ZIPPER
the candy bar hit of the year

A.R. WALKER
CANDY CORP.
OWOSSO
MUSKEGON
GRAND RAPIDS
KALAMAZOO
DETROIT

HOLIDAY GOODS

The Best Line We Have Ever Shown

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

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



Hazeltine & Perkins Drug Co.

Manistee

Michigan

Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow		Cinchona	
Boric (Powd.)	15 @ 25	Lavendar Gar'n	85 @ 1 20	Colchicum	21 80
Boric (Xtal)	15 @ 25	Lemon	3 50 @ 3 75	Cubebs	21 00
Carbolic	37 @ 43	Linseed, bld. bbl.	1 @ 1 10	Digitalis	21 80
Citric	58 @ 70	Linseed, raw, bbl.	1 @ 1 07	Gentian	21 35
Muriatic	3 1/2 @ 8	Linseed, bld. less	1 17 @ 1 30	Ginger, D. S.	21 80
Nitric	9 @ 15	Linseed, ra. less	1 14 @ 1 27	Gualac	22 20
Oxalic	15 @ 25	Mustard, artifi. os.	1 35 @ 1 50	Gualac, Ammon.	22 80
Sulphuric	3 1/2 @ 8	Neatsfoot	3 75 @ 4 50	Iodine	22 95
Tartaric	40 @ 50	Olive, pure	3 75 @ 4 50	Iodine, Colorless	21 50
Ammonia		Olive, Malaga,	2 75 @ 3 00	Iron, Clo.	21 35
Water, 26 deg.	10 @ 13	yellow	2 75 @ 3 00	Kino	21 40
Water, 18 deg.	9 @ 14	green	2 75 @ 3 00	Myrrh	22 50
Water, 14 deg.	6 1/2 @ 12	Orange, Sweet	5 00 @ 5 25	Nux Vomica	21 55
Carbonate	20 @ 25	Origanum, pure	2 50	Opium	22 50
Chloride (Gran.)	10 1/2 @ 20	Origanum, com'l	1 00 @ 1 20	Opium, Camp.	22 85
Balsams		Pennyroyal	4 00 @ 4 25	Opium, Deodora'd	22 50
Copaiba	30 @ 1 20	Peppermint	24 00 @ 24 25	Rhubarb	21 70
Fir (Canada)	2 55 @ 2 80	Rose, pure	13 50 @ 14 00	Paints.	
Fir (Oregon)	65 @ 1 00	Rosemary Flows	1 25 @ 1 50	Lead, red dry	15 1/2 @ 15 1/2
Peru	3 00 @ 3 25	Sandalwood, E.	10 50 @ 10 75	Lead, white dry	15 1/2 @ 15 1/2
Tolu	3 00 @ 3 25	Sassafras, true	2 00 @ 2 15	Lead, white oil	15 1/2 @ 15 1/2
Barks		Sassafras, arti'l	90 @ 1 20	Ochre, yellow bbl.	2 1/2
Cassia (ordinary)	25 @ 30	Spearmin	16 50 @ 16 75	Ochre, yellow less	3 @ 6
Cassia (Saigon)	50 @ 60	Sperm	1 50 @ 1 75	Red Venet'n Am.	3 1/2 @ 7
Sassafras (pw. 50c)	50 @ 55	Tansy	8 50 @ 8 75	Red Venet'n Eng.	4 @ 8
Soap Cut (powd.)	18 @ 25	Tar, USP	50 @ 65	Putty	5 @ 8
Berries		Turpentine, bbl.	1 @ 12	Whiting, bbl.	4 1/2 @ 4 1/2
Cubeb	21 25	Turpentine, less	1 19 @ 1 32	Whiting	5 1/2 @ 10
Fish	25 @ 30	Wintergreen,	6 00 @ 6 25	L. H. P. Prep.	3 05 @ 3 25
Juniper	25 @ 30	leaf	6 00 @ 6 25	Rogers Prep.	3 05 @ 3 25
Prickly Ash	25 @ 30	Wintergreen, sweet	3 00 @ 3 25	Miscellaneous	
Extracts		birch	3 00 @ 3 25	Acetanilid	47 @ 55
Licorice	60 @ 65	Wintergreen, art.	75 @ 1 00	Alum	48 @ 12
Licorice powd.	1 @ 1 00	Wormwood	8 00 @ 8 25	Alum, powd. and	09 @ 15
Flowers		Wormwood	9 00 @ 9 25	Alum, ground	09 @ 15
Arnica	25 @ 30	Potassium		Bismuth, Subni-	54 @ 55
Chamomile (Ger.)	30 @ 35	Bicarbonate	35 @ 40	trate	54 @ 55
Chamomile Rom.	54	Bichromate	15 @ 25	Borax xtal or	07 @ 12
Gums		Bromide	69 @ 85	powdered	07 @ 12
Acacia, 1st	50 @ 55	Bromide	54 @ 71	Cantharides, po.	1 50 @ 2 00
Acacia, 2nd	45 @ 50	Chlorate, gran'd	23 @ 30	Calomel	2 02 @ 2 23
Acacia, Sorts	20 @ 25	Chlorate, powd.	16 @ 25	Capsicum, pow'd	48 @ 55
Acacia, Powdered	35 @ 40	or Xtal	16 @ 25	Carmine	7 00 @ 7 50
Aloes (Barb Pow)	25 @ 35	Cyanide	30 @ 35	Casia Buds	35 @ 40
Aloes (Cape Pow)	25 @ 35	Iodide	4 66 @ 4 86	Cloves	50 @ 55
Aloes (Soc. Pow.)	65 @ 70	Permanganate	20 @ 30	Chalk Prepared	14 @ 16
Asafoetida	50 @ 60	Prussiate, yellow	65 @ 75	Chloroform	51 @ 60
Pow.	75 @ 1 00	Prussiate, red	1 @ 10	Chloral Hydrate	1 35 @ 1 55
Camphor	1 05 @ 1 10	Sulphate	35 @ 40	Cocaine	12 10 @ 13 80
Gualac	1 @ 1 20	Roots		Cocoa Butter	50 @ 75
Gualac, pow'd	1 @ 1 20	Alkanet	30 @ 35	Corks, list, less	40-10%
Kino	1 @ 1 10	Blood, powdered	35 @ 40	Copperas	2 1/2 @ 10
Kino, powdered	1 @ 1 10	Calamus	35 @ 40	Copperas, Powd.	4 @ 10
Myrrh	1 @ 1 10	Elecampane, pwd	25 @ 30	Corrosive Sublim	1 65 @ 1 86
Myrrh, powdered	1 @ 1 10	Gentian, powd.	20 @ 30	Cream Tartar	31 @ 35
Opium, powd.	19 65 @ 19 92	Ginger, African,	30 @ 35	Cuttle bone	40 @ 50
Opium, gran.	19 65 @ 19 92	powdered	30 @ 35	Dextrine	6 @ 15
Shellac	90 @ 1 00	Ginger, Jamaica,	60 @ 65	Dover's Powder	3 50 @ 4 00
Shellac Bleached	1 00 @ 1 10	powdered	55 @ 60	Emery, All Nos.	10 @ 15
Tragacanth, pow.	1 75 @ 2 25	Goldenseal, pow.	7 @ 50	Emery, Powdered	8 @ 10
Tragacanth	1 75 @ 2 25	Ipecac, powd.	3 75 @ 4 00	Epsom Salts, bbls.	10 @ 15
Turpentine	1 @ 25	Licorice, powd.	20 @ 30	Epsom Salts, less	3 1/2 @ 10
Insecticides		Licorice	30 @ 40	Ergot, powdered	15 @ 25
Arsenic	15 @ 25	Oris, powdered	35 @ 40	Flake, White	15 @ 25
Blue Vitriol, bbl.	9 @ 97	Poke, powdered	35 @ 40	Formaldehyde, lb.	12 @ 30
Blue Vitriol, less	08 @ 15	Rhubarb, powd.	1 00 @ 1 10	Gelatine	85 @ 1 00
Bordeaux Mix Dry	12 1/2 @ 25	Sarsaparilla, Hond.	1 @ 10	Glassware, full case	60%
Hellebore, White	20 @ 30	ground	1 @ 10	Glauber Salts, bbl.	02 1/2
powdered	20 @ 30	Sarsaparilla Mexican,	1 @ 10	Glauber Salts less	04 @ 10
Insect Powder	40 @ 55	ground	1 @ 10	Glue, Brown	21 @ 30
Lead Arsenate Po.	17 @ 30	Squills	35 @ 40	Glue, Brown Grd	15 @ 30
Lime and Sulphur	17 @ 30	Squills, powdered	60 @ 70	Glue, white	27 1/2 @ 35
Dry	17 @ 30	Tumeric, powd.	20 @ 25	Glue, white grd.	25 @ 35
Paris Green	22 @ 35	Valerian, powd.	7 @ 75	Glycerine	28 @ 48
Leaves		Seeds		Hops	65 @ 75
Buchu	1 25 @ 1 30	Anise	35 @ 40	Iodine	6 45 @ 6 90
Buchu, powdered	1 30 @ 1 35	Bird, Is	13 @ 17	Iodoform	7 25 @ 7 65
Sage, Bulk	25 @ 30	Canary	13 @ 20	Lead Acetate	20 @ 30
Sage, 1/4 loose	40 @ 45	Caraway, Po.	30 @ 35	Mace	1 @ 15
Sage, powdered	40 @ 45	Cardamon	3 60 @ 4 00	Mace, powdered	1 @ 15
Senna, Alex.	50 @ 75	Coriander pow.	30 @ 35	Menthol	14 50 @ 15 00
Senna, Tinn.	30 @ 35	Dill	18 @ 25	Morphine	11 18 @ 11 92
Senna, Tinn. pow.	25 @ 35	Fennell	25 @ 40	Nux Vomica	2 @ 30
Uva Ural	20 @ 25	Flax	08 @ 15	Nux Vomica, pow.	17 @ 25
Oils		Flax, ground	08 @ 15	Pepper black pow.	35 @ 40
Almonds, Bitter,	7 50 @ 7 15	Foenugreek pow.	15 @ 25	Pepper, White	45 @ 55
true	3 00 @ 3 25	Hemp	8 @ 15	Pitch, Burgundry	10 @ 15
Almonds, Bitter,	3 00 @ 3 25	Lobelia, powd.	1 @ 25	Quassia	12 @ 15
artificial	3 00 @ 3 25	Mustard, yellow	17 @ 25	Quinine	72 @ 1 25
Almonds, Sweet,	1 50 @ 1 80	Mustard, black	20 @ 25	Rochelle Salts	30 @ 35
true	1 50 @ 1 80	Poppy	22 @ 25	Saccharine	30 @ 35
Almonds, Sweet,	1 00 @ 1 25	Quince	1 50 @ 1 75	Salt Peter	11 @ 22
imitation	1 00 @ 1 25	Rape	15 @ 20	Seidlitz Mixture	30 @ 40
Amber, crude	1 50 @ 1 75	Sabadilla	35 @ 40	Soap, green	15 @ 30
Amber, rectified	1 75 @ 2 00	Sunflower	11 1/2 @ 15	Soap mott cast.	22 1/2 @ 25
Anise	1 50 @ 1 75	Worm, American	30 @ 40	Soap, white castle	12 1/2 @ 15
Bergamont	8 50 @ 8 75	Worm, Levant	4 25 @ 4 50	Soap, white castle	12 1/2 @ 15
Cajeput	1 50 @ 1 75	Tinctures		less, per bar	01 1/2 @ 1 45
Cassia	4 75 @ 5 00	Aconite	21 80	Soda Ash	30 @ 10
Castor	1 70 @ 1 95	Aloes	21 45	Soda Bicarbonate	3 1/2 @ 10
Cedar Leaf	1 50 @ 1 75	Arnica	21 10	Soda, Sal	02 1/2 @ 08
Citronella	1 25 @ 1 50	Asafoetida	22 40	Spirits Camphor	01 35
Cloves	8 00 @ 8 25	Belladonna	21 35	Sulphur, roll	3 1/2 @ 10
Cocunut	25 @ 35	Benzoil	22 10	Sulphur, Subl.	04 @ 10
Coil Liver	1 90 @ 2 40	Benzoil Comp'd	22 65	Tamarinds	20 @ 25
Croton	2 00 @ 2 25	Buchu	22 55	Tartar Emetic	70 @ 75
Cotton Seed	1 30 @ 1 50	Cantharadles	22 55	Turpentine, Ven.	60 @ 75
Cubebs	7 00 @ 7 25	Capsicum	22 20	Vanilla Ex. pure	1 75 @ 2 25
Eigerson	7 50 @ 7 75	Catechu	21 75	Vanilla Ex. pure	1 75 @ 2 25
Eucalyptus	1 25 @ 1 50	Paints.		Zinc Sulphate	06 @ 15
Hemlock, pure	1 75 @ 2 00	Lead, red dry	15 1/2 @ 15 1/2		
Juniper Berries	3 50 @ 3 75	Lead, white dry	15 1/2 @ 15 1/2		
Juniper Wood	1 50 @ 1 75	Lead, white oil	15 1/2 @ 15 1/2		
Lard, extra	1 60 @ 1 80	Ochre, yellow bbl.	2 1/2		
Lard, No. 1	1 40 @ 1 60	Ochre, yellow less	3 @ 6		

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

Sugar
Canned Blueberries
Canned Cherries

DECLINED

Evap. Apricots
Currants
Mich. Beans
California Lima Beans
Rolled Oats
Holland Herring

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., doz. ----- 31 20
Rocket, 16 oz., doz. 1 25

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 4 95
Sliced bacon, medium 3 00
Sliced beef, large ----- 4 50
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter, 10 1/2 oz. 3 25
Peanut butter, 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 60
Quaker Puffed Wheat 4 30
Quaker Brist Biscuit 1 90
Ralston Branzen ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90
Vita Wheat, 12s ----- 1 80

Post's Brands.

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

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

BROOMS

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

BRUSHES

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

Shove

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

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. ----- 12 3
Paraffine, 6s ----- 14 1
Paraffine, 12s ----- 14 1
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.

Apples, 3 lb. Standard 1 60
Apples, No. 10 ----- 4 50
Apple Sauce, No. 10 7 75
Apricots, No. 1 1 75
Apricots, No. 2 ----- 3 00
Apricots, No. 2 1/2 3 00
Apricots, No. 10 ----- 8 25
Blackberries, No. 10 9 50
Blueberries, No. 2 2 00
Blueberries, No. 10 13 50
Cherries, No. 2 ----- 3 50
Cherries, No. 2 1/2 ----- 4 00
Cherries, No. 10 ----- 14 00
Loganberries, No. 2 ----- 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 25
Peaches, No. 1 Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich ----- 3 25
Peaches, 2 1/2 Cal. 3 25
Peaches, 10, Mich ----- 8 50
Pineapple, 1 sl. ----- 1 65
Pineapple, 2 br. sl. ----- 2 40
Pineapple, 2 cru. ----- 2 90
Pineapple, 10 cru. ----- 9 00
Pears, No. 2 ----- 4 00
Pears, No. 2 1/2 ----- 4 35
Plums, No. 2 ----- 2 40
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2, blk ----- 2 90
Raspb's, Red, No. 10 16 00
Raspb's, Black, No. 10 ----- 14 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH.

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

CANNED MEAT.

Bacon, Med. Beechnut 3 00
Bacon, Lge Beechnut 4 95
Beef, No. 1, Corned ----- 3 10
Beef, No. 1, Roast ----- 2 95
Beef, No. 2 1/2, Qua. sli. 1 35

Beef, 3 1/2 oz. Qua. sli. 1 75
Beef, 5 oz., Qua. sli. 2 25
Beef, No. 1, B'nut, sli. 4 60
Beefsteak & Onions, s 3 45
Chili Con Can, 1s 1 35
Deviled Ham, 1/4 ----- 2 20
Deviled Ham, 1/4 ----- 3 50
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby ----- 9 1/2
Potted Meat, 1/4 Libby ----- 9 1/2
Potted Meat, 1/4 Qua. ----- 9 1/2
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/4 ----- 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

Campbells ----- 1 15
Quaker, 18 oz. ----- 90
Kremont, 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
No. 2 1/2, Lge. Green 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50
Green Beans, 2s 2 00
Gr. Beans, 10s 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked ----- 1 25
Red Kid. No. 2 ----- 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 20
Beets, No. 2, cut ----- 1 60
Corn, No. 2, Ex. stan ----- 1 65
Corn, No. 2, Fan. 1 30
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50
Hominy, No. 1 1 00
Okra, No. 2, whole ----- 2 00
Okra, No. 2, cut ----- 1 60
Dehydrated Veg. Soup ----- 95
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 38
Mushrooms, Choice ----- 48
Mushrooms, Sur Extra ----- 70
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 1 85
Pumpkin, No. 2 ----- 1 50
Pumpkin, No. 10 4 75
Pimentos, 1/4, each ----- 12 1/4
Pimentos, 1/4, each ----- 27
Swt' Potatoes, No. 2 1/4 ----- 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 3 30
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 2 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 30
Tomatoes, No. 3 1 75
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 3 70
Lilly Valley, 14 oz. ----- 3 60
Lilly Valley, 1/4 pint ----- 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 5, 10s ----- 1 95
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 1 25
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. ----- 3 50
Lilly Valley, 8 oz. ----- 2 10
Lilly Valley, 14 oz. ----- 3 50

OYSTER COCKTAIL.

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

CHEESE

Roquefort ----- 55
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 ----- 32
Sap Sago ----- 40
Brick ----- 28

CHEWING GUM.

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

CHOCOLATE.

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

COCOA.

Bunte, 1/4 ----- 43
Bunte, 1/4 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 50
Droste's Dutch, 1/4 lb. ----- 45
Droste's Dutch, 1/4 lb. ----- 35
Hersheys, 1/4 ----- 33
Hersheys, 1/4 ----- 28
Huyler ----- 36
Lowney, 1/4 ----- 40
Lowney, 1/4 ----- 38
Lowney, 1/4 ----- 31
Lowney, 5 lb. cans ----- 34
Runkles, 1/4 ----- 38
Runkles, 1/5 ----- 38
Van Houten, 1/4 ----- 75
Van Houten, 1/4 ----- 75

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

Bulk
Rio ----- 29
Santos ----- 25
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

Telfer Coffee Co. Brand
Bokay ----- 43

Coffee Extracts

M. Y., per 100 ----- 12
Frank's 50 pkgs. ----- 4 25
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 85
Quaker, Baby, 8 doz. ----- 4 75
Quaker, Gallon, 1/4 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, 60 Tin ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panatella ----- 75 00
Tom Moore Cabinet ----- 95 00
Tom M. Invincible ----- 115 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 50
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars, 1-20, per M ----- 75 00
Worden's Havana ----- 30 00
Specials, 20, per M ----- 75 00

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

Gum Drops

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

Lozenges.

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

Hard Goods.

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

Cough Drops

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

Package Goods

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

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints ----- 37
Silver King Mallowes ----- 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

50 Economic grade 3 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 37 50

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

CREAM OF TARTAR

6 lb. boxes ----- 38

DRIED FRUITS

Apples

Domestic, 20 lb. box 11
N. Y. Fcy, 50 lb. box 16
N. Y. Fcy, 14 oz. pkg. 16

Apricots

Evaporated, Choice ----- 27
Evaporated, Fancy ----- 31
Evaporated, Slabs ----- 25

Citron

10 lb. box ----- 45

Currants

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

Dates

Dromadary, 36s ----- 6 75

Peaches

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

Pear

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

Raisins.

Seeded, bulk ----- 11
Thompson's s'dles blk 10
Thompson's seedless, 15 oz. ----- 12
Seeded, 15 oz. ----- 13 1/2

California Prunes

90@100, 25 lb. boxes ----- 9 83 1/2
60@70, 25 lb. boxes ----- 9 10 1/2
50@60, 25 lb. boxes ----- 9 11 1/2
40@50, 25 lb. boxes ----- 9 13
30@40, 25 lb. boxes ----- 9 16
20@30, 25 lb. boxes ----- 9 23

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 06
Cal. Limas ----- 15
Brown, Swedish ----- 07 1/2
Red Kidney ----- 12

Farina

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

Hominy

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

Macaroni

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

Pearl Barley

Chester ----- 4 60
000 ----- 6 55
Barley Grits ----- 5 00

Pean

Scotch, lb. ----- 06 1/2
Split, lb. yellow ----- 08
Split green ----- 19

Sage

East India ----- 19

Taploca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 7 1/4

FLAVORING EXTRACTS

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

HORSE RADISH	
Per doz., 5 oz.	1 20

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 80
Imitation, 30 lb. pails	2 10
Pure, 6 oz. Asst., doz.	1 20
Buckeye, 18 oz., doz.	2 20

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.	7 1/2
Nucoa, 2 and 5 lb.	27 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 60
Ohio Red Label, 144 bx	5 00
Ohio Blue Tip, 144 box	6 60
Ohio Rosebud, 144 bx	6 60
Ohio Blue Tip, 720-1c	4 75

Safety Matches	
Quaker, 5 gro. case	4 25
MINCE MEAT	
None Such, 4 doz.	6 47
Quaker, 3 doz. case	3 60
Libby, Kegs, wet, lb.	22

MOLASSES.



Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2 1/2, 24 cans to cs.	6 45
No. 1 1/2, 36 cans to cs.	5 30

Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2 1/2, 24 cans to cs.	5 10
No. 1 1/2, 36 cans to cs.	4 30

Aunt Dinah Brand.	
No. 10, 6 cans to case	3 00
No. 5, 12 cans to case	3 25
No. 2 1/2, 24 cans to cs.	3 50
No. 1 1/2, 36 cans to cs.	3 00

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41

Half barrels 5c extra	
Molasses in Cans.	
Dove, 26, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 26, 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, Sicily	28
Peanuts, Virginia Raw	10
Peanuts, Vir. roasted	11
Peanuts, Jumbo, raw	12
Peanuts, Jumbo, rstd	13
Pecans, 3 star	24
Pecans, Jumbo	50
Walnuts, California	30
Salted Peanuts.	
Fancy, No. 1	12
Jumbo	17

Shelled.	
Almonds	70
Peanuts, Spanish,	11
125 lb. bags	
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 60

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 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50
20 oz. Jar, stuffed dz.	7 00
PARIS GREEN	
1 1/2 s	31
1 s	29
2 s and 5 s	27
PEANUT BUTTER.	



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

PETROLEUM PRODUCTS	
Iron Barrels.	
Perfection Kerosine	12.1
Red Crown Gasoline,	
Tank Wagon	15.7
Solite Gasoline	19.7
Gas Machine Gasoline	38.2
V. M. & P. Naphtha	21.6
Capitol Cylinder	39.2
Atlantic Red Engine	21.2
Winter Black	12.2



Iron Barrels.	
Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	3 25
Parowax, 100 lb.	9 35
Parowax, 40, 1 lb.	9.5
Parowax, 20, 1 lb.	9.7



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

PICKLES	
Barrel, 1600 count	13 50
Half bbls., 800 count	10 00
50 gallon kegs	5 00
Sweet Small	
30 gallon, 3000	50 00
5 gallon, 500	10 00

Dill Pickles.	
600 Size, 15 gal.	14 00
PIPES.	
Cob, 3 doz. in bx. 1 00	1 20

PLAYING CARDS	
Battle Axe, er doz.	2 75
lue Ribbon	4 50
Bicycle	4 75

POTASH	
Babbitt's 2 doz.	2 75

FRESH MEATS

Beef.	
Top Steers & H'f.	19
Good Steers & H'f.	17 1/2
Med. Steers & H'f.	13 1/2
Com. Steers & H'f.	10 1/2
Cows.	
Top	14
Good	12 1/2
Medium	11
Common	10
Veal.	
Top	18
Good	16
Medium	14
Lamb.	
Spring Lamb	28
Good	26
Medium	23
Poor	17
Mutton.	
Good	14
Medium	12
Poor	10
Pork.	
Light hogs	16
Medium hogs	16
Heavy hogs	15
Loins	25
Butts	22
Shoulders	18 1/2
Sparrers	17
Neck bones	06

PROVISIONS	
Barreled Pork	
Clear Back	24 50
Short Cut Clear	34 50
Dry Salt Meats	
S P Bellies	23 00
30 00	30 00
Lard	
Pure in tierces	17 1/2
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
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	29
California Hams	20
Plenic Boiled	
Hams	30
Boiled Hams	40
Minc'd Hams	14
Bacon	33

Beef	
Boneless, rump	18 00
Rump, new	18 00
Mince Meat.	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00
Pig's Feet	
Cooked in Vinegar	
1/2 bbls.	1 55
1/4 bbls., 35 lbs.	2 75
1/2 bbls.	5 30
1 bbl.	15 00

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

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

ROLLED OATS	
Steel Cut, 100 lb. sks.	3 25
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, Ill'num	3 25
Silver Flake, 18 Reg.	1 50
Sacks, 90 lb. Jute	2 90
Sacks, 90 lb. Cotton	3 00

RUSKS.	
Holland Rusk Co.	
Brand	
18 roll packages	2 30
36 roll packages	4 50
36 carton packages	5 20
18 carton packages	2 65

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Granulated, bbs.	1 80
Granulated, 60 lbs. cs	1 35
Granulated, 36 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 05
Mixed, half bbls.	9 50
Queen, bbls.	
Milkers, Kegs	1 15
Milkers, half bbls.	10 25
Milkers, bbls.	

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	7 00

White Fish	
Med. Fancy, 100 lb.	13 00
SHOE BLACKENING	
2 in 1, Paste, doz.	1 25
2. 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 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
2 Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovall, per doz.	3 00

SALT.	
Colonial, 24, 2 lb.	90
Colonial, Iodized, 24-2	2 40
Med. No. 1 Bbls.	2 75

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



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



Bbls. 30-10 sks.	5 40
Bbls. 60-5 sks.	5 55
Bbls. 120-2 1/2 sks.	6 05
100-3 lb. sks.	6 05
Bbls. 280 lb. bulk:	
A-Butter	4 00
AA-Butter	4 00
Plain, 50 lb. blks.	45
No. 1 Medium, Bbl.	2 47
Tecumseh, 70 lb. farm	
sk.	85
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart.	2 40
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

SOAP	
Am. Family, 100 box	6 30
Export, 120 box	4 90

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Marion, Nov. 20—I am enclosing the card of the Interstate Protective Agency, Inc., of Kansas City, Mo. Its representative, L. J. Hasson, was here in its interest, trying to get bad accounts for collection. We would like your advice. Is this concern reliable and safe to deal with?

Jos. Nederhord.

The chances are ninety-nine to 100 that the above named concern is perfectly safe to do business with—providing the accounts entrusted to the agency are valuable and the owner is willing to forego the pleasure of ever receiving a penny in return, in the event of any collections being made. The Tradesman has no knowledge of this particular agency, but the chances are that it is the same kind of small concern as the Detroit Collection Co., which is described at some length under the heading of Out Around this week. Every city is infested with sharks who make large promises of returns and which actually make many collections of doubtful accounts. In nearly every case, however, the owner never receives a penny from the sharks unless he places his cause in the hands of an officer and forces the crooks to disgorge through threats of legal procedure.

A one-legged man, aged about 30 to 35, five and one-half feet tall, dark hair, keen, intelligent, active, good health, clean, well dressed, goes from house to house on crutches asking a contribution to a one hundred dollar fund to buy an artificial leg. He is just a sample of many throughout the land who had rather beg than work and who will not stop begging, unless arrested for vagrancy, so long as sympathetic people respond to the appeals. Some unfortunate in your own community may be having a hard struggle to earn a living who would not be pauperized if in some way you gave him a better chance, a lift or encouragement.

We have referred to a complaint a shipper had against B. M. LaBoube & Co., 308 South Front street, Philadelphia, Pa., and the Eastern Cannery District Co., 304 South Front St., Philadelphia, Pa. We are now advised that Mr. LaBoube is spending a vacation in the county prison for passing worthless checks. We hope that his sojourn there will teach him that "Honesty is the best policy." At any rate, our subscribers will have to charge their cases to profit and loss.

Holland, Nov. 23—What right has any company to send out merchandise through the mail which has not been ordered? For instance I have received ties from the Style Neckwear Co., Syracuse, N. Y. They were not ordered and I haven't even undone them. What can they do or make me do about them? They say postage is enclosed for their return. E. A. W.

We do not know that concerns sending out merchandise that was not ordered in this way are violating any statute or post office regulations. But the ethics of business are certainly violated and the practice has become a

nuisance to business people. The only way to stop it is to make it unprofitable. Make no use of goods received in this way and refuse to return them. Notify the sender to come and get the articles.

Cheboygan, Nov. 24—On May 12 a friend and myself each ordered a pair of Protecto pants from an agent from the Super-Tex Company, 4225 Lincoln avenue, Chicago, paying him \$2.85 under the condition we receive our goods within two weeks. After waiting six weeks and not hearing anything from them we wrote, but never received any answer. We then sent a registered letter saying we would put it in the hands of a lawyer if we did not hear within five days. We received an answer saying they could find no copy of the order, and would appreciate us sending our duplicate copies which we did. We received another letter in a few days saying the agent had quoted us an incorrect price, for the pants were \$4.85, and if we would each send them \$2 they would ship our goods. This we refused to do. V. K. R.

All the satisfaction we can get from the Super-Tex Co. on the subscriber's complaint is that the agent exceeded his authority and that the company should not be held responsible for its fraudulent agents. The only recourse is to have nothing to do with any agents representing such houses. The least they should do is to return the \$2.85. Of course the Super-Tex Co. is responsible for the acts of its agents, but the amount involved does not warrant legal action.

Ionia, Nov. 21—My son was misled into signing a contract in the Industrial Management course, La Salle Extension University of Chicago, costing \$120 per year. He was led to believe by the agent if not satisfied the monthly payments of \$10 would be returned. He got his first lesson, paid \$10 and the second one he was unable to meet, and the agent loaned him \$10 to make the payment. Then the agent was transferred to another state. Meanwhile my son broke his leg in an auto accident, so he had to give up his job for several months. He decided to quit the course and notified the company about it. They would not let him quit the payments but said he would have to complete the course and if at the end of the year he was not satisfied they would return the money. Two other young boys are in the same case; one paid up in full and the other makes his payments every month. Could you advise my boy what to do? He is almost sick over it as he has other bills to pay on account of his accident. M. J. N.

We appealed to the La Salle Extension University in behalf of this boy. The essential paragraph of the letter received in response to our appeal reads as follows:

It will be impossible for us to cancel this student's enrollment, as this was accepted on the basis that he would complete his training and make payments regularly as they fell due. We have his signed contract and promissory note for the amount of \$124.

We cannot be responsible for any verbal agreement that is made between the member and the registrar. It states specifically in the contract that Mr. N. signed that no verbal agreements or modifications except as therein expressed in writing will be accepted. It also states that this enrollment is not subject to revocation.

This is the usual attitude of the institutions selling correspondence school courses. Anyone signing one of these

Rumford

THE WHOLESOME
BAKING POWDER



WHY the Grocer benefits: Because Rumford combines Purity, Economy, Dependability with Nutritious Phosphates, and produces the most delicious, wholesome foods! It pays to sell goods that give satisfaction.

RUMFORD CHEMICAL WORKS, : : Providence, R. I.



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY

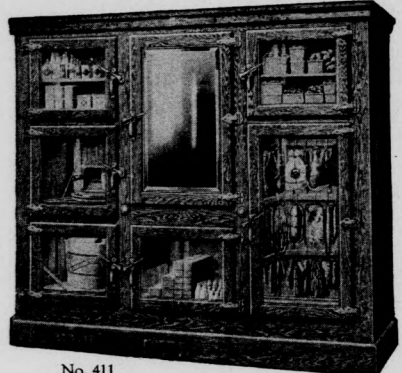
Mirrors—Art Glass—Dresser Tops—Automobile
and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

**Look for the
McCray
Name Plate**

You'll find it on the refrigerator equipment in the better stores, markets, hotels, hospitals, restaurants, florist shops and in homes. This name plate gives positive assurance of foods kept pure, fresh and wholesome.



No. 411

This Favorite McCray

model meets the needs of thousands of food dealers exactly. Ample storage space, convenient to serve customers, attractive display, economical operation, handsome appearance, and enduring satisfaction.

Send for catalog illustrating McCray models for every purpose—sizes and styles for every need.

MCCRAY REFRIGERATOR SALES CORPORATION

2544 Lake St.

Kendallville, Ind.

Salesrooms in all Principal Cities
Detroit Salesroom — 36 E. Elizabeth St.
Grand Rapids Salesroom — 20 W. Fulton St.

MCCRAY

REFRIGERATORS

— for all purposes —

courses and not fully prepared to make full payments as provided for in the contract is inviting trouble. It is the same as signing an order for books with the agent of a "gyp" concern, but we do not believe any jury would give them a judgment on the facts, and we doubt if they would attempt to collect through the courts. They can get it no other way unless the boy voluntarily pays it.

More About Old Time Local Merchants.

E. M. Kendall and Orson A. Ball (associated) were engaged in selling clothing and men's furnishings goods in the store now occupied by Thompson's restaurant, Monroe avenue, sixty years ago. Both have departed this life, but E. W. Jones and F. S. Milmine, two of their employees, are living, and are residents of this city. "Will" Hubbard and "Ed." Donnelly were employed by the same firm. Mr. Ball took an active interest in the civic and religious affairs of the community and was highly esteemed. Mr. Kendall did not enter actively into business after the dissolution of the firm of Kendall & Ball. Dr. Kendall, a practitioner in Grand Rapids, is a son of Mr. Kendall.

James Lyman and C. B. Allyn were friendly rivals in the dry goods business, occupying adjoining stores. Mr. Lyman was the expert tester of teas and carried a large stock of choice importations in stock. His trade in teas afforded him a decided advantage over his rival neighbor. Many tea drinkers entering his store bought other merchandise. Allyn finally closed his store and moved to Rockford, Ill., where he resumed the sale of dry goods.

General L. W. Heath was a dealer in hats for men and furnishing goods. His location was on Monroe avenue, near Ottawa. General Heath had served with much distinction as an officer of the army during the civil war and later held important military positions on the staff of several governors. Major Heath, of this city, is a son of General Heath and a daughter is the wife of Fred W. Tinkham.

P. M. Goodrich was engaged in the sale of hardware sixty years ago. His store was located immediately North of the main entrance to the Hotel Pantlind. Later A. B. Carpenter was admitted to a partnership. On the death of Mr. Goodrich E. F. Judd became an associate of Mr. Carpenter.

Morgan & Avery were largely engaged in the sale of floor coverings at the Southwest corner of Ottawa and Pearl street. The location was "off Main street," and the firm did not prosper. Fred Immen seemed to have gained the bulk of the carpet trade. Avery was a nephew of Edwin Avery, of the old firm of Spring & Avery. He seemed to grow old prematurely after the withdrawal of his firm from business. Belle Hastings, a maiden lady, met him on the street one day and in impetuous tones urged Avery to "brace up and get rid of your horrible old grey whiskers, have your hair cut and dyed; shine your shoes and brush your clothes every day; smile now and then, even if by so doing you may break the muscles and bones of your face." Avery accepted the lady's advice and

became a different man in spirit as well as in appearance.

John W. Peirce was the owner and manager of a dry goods store on Monroe avenue at Erie street. He was also one of the owners of the first toll bridge erected over Grand River at Bridge street. He was popular and enjoyed a good volume of trade. He was the father of Mrs. Col. George G. Briggs, Miss Frank E. Peirce, a dramatic reader, and A. Le Grand Peirce, an actor and the grandfather of Mrs. Victor L. Seydell. Mr. Peirce was "a merry Morgan," with sparkling wit and a kindly and sympathetic nature. Coupled with excellent judgment in business affairs, he was generally respected and by many greatly admired.

P. J. G. Hodenpyl, the father of Anthony Hodenpyl, capitalist and builder of public utilities, was a dealer in musical instruments. After his return from the civil war Captain J. C. Herkner entered into a partnership with Mr. Hodenpyl under the firm name of Hodenpyl & Herkner. A stock of jewelry was added.

Arthur Scott White.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Byron Center Creamery Co., Byron. Continental Properties Co., Detroit. Flint Gravel Co., Flint. Farmers' Co-operative Co., Harbor Beach. Owen-Bolles Co., Allegan. Hinckley-Myers Co., Jackson. Du-More Bldg. Co., Detroit. Cam Shaft Mfg. Co., Muskegon. F. H. Sparling Co., Detroit. H. B. Howe Co., Detroit. Monroe Silica Co., Steiner. Fuel Service, Inc., Detroit. Black River Fish Co., Bay City. Van Atlas Corp., Detroit. Michigan Fruit Exchange, Lawton. Rickenbacker Motor Co., Detroit. Starkweather Corp., Detroit. McKelpine, Inc., Detroit. Sloan Homesite Co., Detroit. Detroit Electric Car Co., Detroit. O'Neill Bros., Detroit. International Finance Corp., Detroit. Freeland Elevator Co., Freeland. State Photo Finishing Co., Detroit. Wolverine Exhibitors, Inc., Detroit. Central Drug Co., Detroit. Ionia Gas Co., Ionia.

Dire Threats From the Mears Philosopher.

Mears, Nov. 20—Now you have went and done it

I received your pathetic request of Nov. 14.

Will I help you out of a difficult dilemma? you ask. Worse than that, I will put you in a blank sight worse one. For the good of the Tradesman, I stopped writing slush. I had to use my will power. Now you force me to again commit this folly. Be it on your own head. Nothing can stop me again. Never again will I try to reform. Your readers will soon be clamoring for me to quit. I throw caution aside, my hat is in the ring and it is the only hat I possess. You have started something now that is irresistible. I can't resist the temptation. Next week, I give fair warning, when my asbestos paper arrives your troubles will begin. I never make an idle threat. Beware, your peaceful editing days are over. You will have to sit up nights to keep my slush out of the Tradesman after this.

This looks like a black hand letter, but there is an excuse, as I just blackened the stove and did not wash my hands. Chronic Kicker.

"While the Goodman Slept, the Thief Came."

(Continued from page 20)

saw the crying need and furnished the brains.

"Again, labor was in the doldrums, completely submerged in really deplorable conditions, before organization was effected; and even so, it has been a process of slow, discouraging up-buiding to make labor stand as the unit we see it to-day.

"Now, the primary factor is still wanting in the grocery business because grocers, as a class, are not suffering. The average grocer enjoys commercial life as long as almost any other class of business man. He complains bitterly, but after all his average of success is about in line with other trades. If we consider only the twenty-five per cent. among grocers who are efficient enough to deserve success, they really do not need associated support at all.

"But all grocers would be better grocers, more successful grocers, if they belonged to and took hearty part in association work. For then they would be what they are not now—safe from the encroachments of skillful competition which is coming to all sections, sure as shooting, wherein aggressive association work does not ensure a high range of real efficiency.

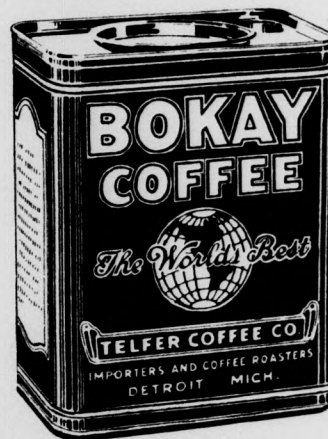
"Meantime, can you blame big merchants for passing up the work they might do for others in associations when such a man as Kamper reports that his four years' experience in the National cost him between \$35,000 and \$50,000 earnings?

"Nevertheless, you are right in saying that you and I must continue to do our parts, for though we may feel discouraged at times, we have to note one fact—that we have only one way to go, which is forward. We cannot choose, for that is the only way open to us. Let us take what encouragement we can from that fact."

Paul Findlay.

The man afraid to use the brains of his superior cuts himself off from a chance to develop his own brains.

DELICIOUS



TOLEDO SCALES

20 W. Fulton St., Grand Rapids

Real bargains in used and re-built scales. All guaranteed.

Business Wants Department

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

FOR SALE—Grocery, market, flour and feed business. Sales \$10,000 month. A good chance for a grocery man. Will sell stock, lease fixtures, or will sell both. Wife sick must change climates. Come and look this over. Gibson's Grocery, Drumright, Oklahoma. 112

FOR SALE—A WELL-ESTABLISHED BAKERY in a THRIVING town. Address No. 109, c/o Michigan Tradesman. 109

FOR SALE—Drug and grocery store at Gaines, Genesee county, Michigan. Only drug store in the town. Will sell at big sacrifice, as we are going out of business. Can be handled with small capital. Address Lock Box 124, Gaines, Michigan. 110

WANTED TO BUY—A lake frontage area, preferably wooded; must be in north central portion of Michigan. Send full description, price, and terms in first letter. W. J. Cooper, Mt. Pleasant, Mich. 111

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

PRODUCE BUSINESS — BUTTER, EGGS, CHEESE, and kindred products. One of the oldest jobbers in that line, doing a large and profitable business. Will make satisfactory selling arrangements as to business; also building, if desired. W. T. MULLEN, DIAL 4317, 701 GRAND RAPIDS SAVINGS BANK, Grand Rapids, Mich. 113

Trade for Grocery or Hardware Stock — \$8,000 equity, grain and stock 270-acre farm. Good buildings; 5 1/2 miles country seat. Thirty-five acres timber, eighteen acres alfalfa, forty acres clover, thirty acres wheat, ten acres rye, sixty acres old sod. Twenty-five miles south east Grand Rapids. Address No. 114, c/o Michigan Tradesman. 114

MUST BE SOLD—In thirty days, on account of ill health. Clean stock of ladies' ready-to-wear, men's clothing and furnishings. Also fixtures of latest design. Stock will inventory about \$8,000 or \$10,000. Business established fourteen years. An opportunity for young people. The New York Store, Boyne City, Mich. 106

MEAT MARKET—For sale, completely equipped and up-to-date. Good location and doing good business. Good reason for selling, and reasonably priced for quick sale. Inquire Joseph Burton, 518 N. Mitchell St., Cadillac, Mich. 107

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

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.

FIRE AND BURGLAR PROOF

SAFES

Grand Rapids Safe Co.

Tradesman Building

Public Be Damned Policy of the Railroads.

Detroit, Nov. 24.—In a public utterance last week President Coolidge quite emphatically showed marked disapproval of any continuance of the sur-tax on sleeping car fares by suggesting that the railroads were "paying velvet" with \$47,000,000 turned over to them last year by the Pullman Company.

It is believed by many that he will recommend an abatement of this evil, as well as the 20 per cent. sur-charge on passenger fares, originated as a war measure, but still continuing because someone has been "asleep at the switch."

To the general public, and thoughtful individuals as well, it is becoming more apparent every day that the railroads have dissipated all claims for consideration or sympathy, not so much by reason of overcharge, but in the way they have disregarded every rule of business ethics in their approach to the public.

In other words, they are not on the square. With them what was once a business proposition is now a gouge game.

Their control of the personnel of the Interstate Commerce Commission has carried with it license to commit larceny in every form, together with other high crimes and misdemeanors.

As a Detroit newspaper remarked the other day, in speaking of the National convention of motor bus operators, it "had a tendency to cast a gloom over the sensibilities of said operators."

The advance of one cent, per mile in passenger rates was a heart stab for the dear public, but the added 20 per cent. sur-tax was twisting the stiletto in the wound, for all of which increase the transportation companies gave nothing back.

In fact, to-day we have the evidence of a leading so-called "all Michigan" rail transportation company curtailing its train service on nearly every division—seemingly a direct snap of the fingers at public sentiment—but a condition obtaining in no other part of the country.

Vanderbilt was accredited with the "public be damned" epithet, but there is nothing on record to prove that he went out of his way to aggravate the same public by petty methods. He was content to rob the public and not continue the treatment by applying vitriol to the sore places.

For instance, consider the train service between Muskegon and Grand Rapids. A few years ago five passenger trains each way were operated between these two cities. And they were all well patronized. A flat fare of 50 cents was collected for many years and the service was popular. Without warning the charge was increased to \$1.40, and the public dropped the G. R. & I. like a red hot iron. Nor was this all. In addition to building up competition which will go on forever, they created a feeling of antagonism on the part of the shipping public, who began reprisals against this company until to-day they carry but a handful of passengers, and their freight business has greatly decreased, notwithstanding the fact that Muskegon has been constantly growing and its manufacturing output increasing.

Look at the passenger service between Grand Rapids and Ludington and Manistee. Were it not for the busses forty-eight hours would be exacted from every traveling man who visited these two cities. The commercial man who said he had "been on the road in Michigan for twenty years and spent half his time at Walhalla Junction," was a rapid goer, as compared with what may be accomplished nowadays. And freight shippers are tickled to death over the situation. In fact, they contemplate "handing something" to the railroad in consideration of their inconsideration.

Wouldn't it be a wonderful condition if the average business man could shut up shop whenever trade slackened in his line?

The hotel man could close down as soon as the summer tourist quit and save the expenditure of a good share of his summer profits.

With the present rule or ruin policy adopted by these transportation lines, railroad securities are becoming a joke in financial circles, and railroad managers should turn their attention to producing Brewster buggies and ox yokes.

It is said that not all the bus transportation lines are making money, and this statement is undoubtedly true, but this is due to ignorance and inexperience, rather than an insane desire to annoy the public.

In many cases the bus operators have not used good judgment in making up their time tables. Feeling that they were, in a large measure, competing with the railroads, they began operating on the same schedule, running their busses at the same hours, and not "hitting off" properly with proposed patrons. This kind of competition never gets anyone anywhere.

One of the oldest and best conducted bus lines in Michigan is furnished by Carey & Leach, centralizing at Kalamazoo, but radiating to various points in Southern Michigan. "Safety first" has always been their slogan, but their phenomenal success has been due to the fact that they have arranged their time schedule to meet the requirements of the public, without regard for the program of the railroads and interurbans. The convenience of the public is their first endeavor and their record is one of accomplishment.

Another criticism of many bus lines is their failure to give sufficient publicity to the fact that they are operating. Lately in a trip through Michigan I found many bus lines operating where I least expected to find them, their existence being practically unknown to the traveling public, because of failure to advertise properly their service.

Running on schedules agreeable to the public and broadcasting the fact through proper channels are two apparent weaknesses, due, as I before stated, to ignorance and inexperience in transportation matters.

Frank S. Verbeck.

Grain and Flour Prices Sound and Reasonable.

Written for the Tradesman.

Adverse reports concerning the growing crop of wheat in Argentina has had a bullish effect on the market, prices advancing four or five points and the tendency is still upward.

This condition has affected the world price and our own domestic prices have naturally reacted quickly on account of the comparatively short crop in the United States.

Present prices may be maintained for four or five months and the trade will be comparatively safe in buying flour to cover their requirements, we believe, up to sixty days, although can see no advantage in buying beyond actual requirements beyond that time, as prices are comparatively high and it is generally a good business policy to not buy beyond trade requirements under such conditions.

However, business throughout the United States is in a very favorable position. There is a large volume of business being done as a whole and generally at a fair profit. Stocks have not accumulated. The trade have seldom purchased beyond actual requirements for a normal business and, as a

consequence, it is freely predicted by prominent financiers, statisticians and manufacturers that the prosperity we enjoy will continue. This means, of course, a relatively high range of values, as good business naturally results in an active demand and an active demand is always productive of rising values.

The situation the first of next April may be entirely different, so far as wheat is concerned, as we will then know something about the growing

winter wheat crop of the United States; how it came through the winter, etc., and the prospects of the 1926 crop will affect values. Temporarily prices appear sound and reasonable. Buying of wheat and flour in normal requirements appears to be perfectly safe and advisable. Lloyd E. Smith.

If you change towns or open a branch store in another town, don't forget that in different towns there are different tastes.

REYNOLDS PRODUCTS

Strip Shingles

Individual Shingles

Mineral surface rolled roofing

Smooth surface rolled roofing

A quarter of a century devoted to the production of roofing, with highest quality as the watchword always, spells success to the dealer who handles Reynolds Products.

H. M. REYNOLDS SHINGLE COMPANY

"Originator of the Asphalt Shingle"

GRAND RAPIDS

MICHIGAN

