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MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 2, 1925

Number 2202



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The Human Touch

'Tis the human touch in the world that counts
The touch of your hand and mine.

It's worth far more to the fainting soul
Than shelter, or bread, or wine;

For shelter is gone when the night is o'er,
And bread lasts but for a day,

But the sound of the voice, and the touch of the hand
Lives on in the soul always.

Spencer M. Free.



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, DECEMBER 2, 1925

Number 2202

MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.
DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By
TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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of Grand Rapids as second class matter
under Act of March 3, 1879.

BROADER LINES SUGGESTED.

The meeting of the fruit growers of Michigan in our city for the annual convention affords an excuse for the Tradesman to recall some memories in connection with the Association and the privilege of making some suggestions concerning its work.

Fifty-two years ago a little coterie of fruit growers from Grand Rapids and adjoining towns gathered in Sweet's Hotel in this city and decided to immediately take steps to organize a State society in the interests of progressive fruit growing. These men had noted the fact that lumbering was going on so extensively in Michigan that the end of the timber period was rapidly approaching. The well-being of the State was on their minds and it seemed to them that the climatic advantages of Michigan ought to be utilized in developing an industry that should succeed the lumber period. I was also thought that the farmers of the State could well afford to give considerable attention to fruit growing and make it profitable as a factor in mixed husbandry. They also had in mind the importance of home building in the State and bringing about homes in the countryside, with all of the advantages which would make rural life attractive. It seemed to them that in the field of horticulture there were very promising factors that would add materially to the beauty and satisfaction of country life. In the discussions they also said that a society organized in the interests of horticulture ought to make a very strong appeal to the people in our cities who had homes of their own with sufficient area to warrant some planting of fruits and flowers and vegetables. The fruit growing idea was in its infancy and a decision was made to call the new organization the Michigan State Pomological Society. One of the public spirited men with vision who came into this conference was S. L. Fuller, a banker, and he at once told the new organization that a room in his bank-

ing office would always be at their service, and inasmuch as they had arranged in their by-laws for monthly conferences, this offer was very cordially received. To show somewhat the trend of the association in these early days at these monthly meetings they not only secured usually an exhibit of fruits, but flowers and vegetables came in as prominent features of these exhibits and their culture added materially to the discussions. As the Society grew out of its swaddling clothes and began to hold meetings well scattered over the State, the programs included the whole field of horticulture and even branched off occasionally into agriculture and forestry. It seemed to the membership that the name should comport with the work of the organization and, after months of discussion, the name was changed to the Michigan State Horticultural Society. The Society for many years united with the State Agricultural Society in its annual exhibits and had charge of the horticultural department of the State Fair. In these annual exhibits the whole field of horticulture was illustrated. About 1880, because of the large area of cut-over lands in this State, the problem of utilizing them to advantage loomed up as a serious problem in statecraft. The first organized move in connection with reforestation was initiated by this Society and for some years matters concerning reforestation and the proper proportion of land upon farms to be devoted economically to the growing of timber took a prominent place in the schedule of topics to be discussed. However, the developing of attractive homes in the suburbs of cities and in the countryside suggested the most winsome and attractive topics brought into the programs of the meetings.

In the organization of local societies affiliated with the State association a broad horticulture was brought prominently into the discussions and market gardening, glass farming and the development of useful gardens in connection with home building suggested the most fruitful topics for conference and discussion.

As the Society spread over the entire State with its meetings the evening sessions became remarkable for the large attendance of people living in and about cities who wanted to know how to plant their places with fruits to use; how to lay out vegetable gardens; what flowers could be grown with the greatest success and the Society felt that it was unusually useful in the counsel given to these enquirers. If one should review the volumes which contain the proceedings of these conventions he would note the great value to-day of these discussions to the home builders of the State.

This review is suggested by the program of the meeting now convening in Grand Rapids. It is almost exclusively devoted to commercial fruit growing and in glancing over the schedule of topics for the last few years it is quite remarkable that the Society has gradually drifted into the field of commercial growing and almost its entire usefulness is confined to this field of activity. There is no question but what the Society is doing a great work for the first interests of Michigan and the attendance of men and women devoted to fruit growing for profit indicates the great value that is connected with the influence of this society and the instruction given that is greatly helpful to those who attend the meetings. The Tradesman notes with pleasure the great value of the Society in accomplishing this work. We would, however, like to see connected with this special field of enquiry and discussion the old time interest in the broad factors in horticulture which appeal to the home builders. There is no organization in the State so well adapted to the discussion of these topics and the people of cities who are delighted by the work of making attractive homes feel as if they were rather left out of the deliberations of the organization and latterly have attended in very sparse numbers. If the Society is growing in proportions so that the whole realm of horticulture cannot be covered in the usual manner of making programs, why is it not possible to have the people interested in floriculture, in vegetable growing and in the landscape gardening side of life directed to these conventions through the arrangement of programs which follow the plan of most of the great organizations of the State and of the country in dividing into sections at the annual gatherings and having sectional work go on coordinately and deliberating in certain general meetings what shall be of interest to all. Our contention is that home building is the most important factor in the development of a well balanced state and the organization in Michigan best fitted to give counsel and receive and dispense instruction in the making of attractive and serviceable homes is the Michigan State Horticultural Society. We may be allowed to express the hope that in the management of the Society the broad field of horticulture as applied to the aesthetic side of life as well as the commercial department, shall not be neglected, but made an intrinsic part of the proceedings.

By helping employes to learn to be successful proprietors, you may get them into stores of their own sooner, but you will get the reputation for being a good man to work for.

FOLLOWING FALSE TRAILS.

While every friend of "better grocers," meaning in that reference retail grocers, rejoices to see the movement actually launched with the co-operation of the Federal Board of Vocational Training, there is a fast growing opinion that it has "got off on the wrong foot" under the direction of the National Retail Grocers' Association.

As at present planned the National Association has harnessed up an expert educator at something like \$8,000 a year to carry on the work and he has started on his pedagogical course on a basis which indicates at the start a limited familiarity with retail grocers and their National association in particular, however much of an educator he may be. Those acquainted with the matter predict that the National expenses on this enterprise will be, at the present rate, not far from \$15,000 a year. Not that it is too much for the purpose—actually deplorably little—but it is thought far too much for the National to undertake; either out of consideration to its financial stability and resources or commensurate with what it can expect as an association to accomplish.

The National, under its present official management, has a dangerous drift toward overexpansion. With membership returns of slightly above \$4,000 it already has a budget of approximately \$50,000 in its various enterprises and depends on outside sources—food shows, convention registrations, begging appeals to food manufacturers and so-called "advertising" in its official bulletin, etc.—to make up the deficit. And, as everyone knows, such support is too parasitic in the very nature of things to be popular with manufacturers and jobbers, from whom the sinews of war must be drawn.

But that is not all. A far more significant criticism is that which sees in the big Kansas City machine—the association headquarters—an expensive plant which, however busy it keeps itself, is more bent on paying its own way than actually doing things for the retail grocer. And this criticism looms up not only among the men who must "pay, pay, pay" but among thoughtful members and state association officials who feel that the association is following false trails that lead ultimately to collapse. Already the finance plans are beginning to be calling for duplicate membership and some predict an early collapse.

A man must have work to support his family. No man is your friend who makes you quit your job or who makes it hard for you to get a job.

It is not so much the truth that hurts as the one who tells it to you.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Chicago is erecting new buildings, constructing bridges and viaducts and opening up new boulevards so rapidly that it is difficult to keep track of them. It is the boast of Chicago people that it builds a city the size of South Bend, with 100,000 additional population, every year.

Wm. H. Hoops, who resided in Grand Rapids about a quarter of a century, where he laid the foundation for the fortune he now handles with pleasure to his friends and satisfaction to himself, is planning to make his annual trip to Europe in January. He will be gone about two months. He sails on the Leviathan, accompanied by his son. He has reconstructed his building on Wabash avenue, which was recently destroyed by fire, and his store now looks more inviting than ever.

Time passes so rapidly and the procession of men moves so constantly that few people will probably recall the meteoric trips Mr. Hoops made in the old days back in the 80's. He sold groceries in those days for W. J. Quan & Co., of Chicago. He had his trade so trained that he made no stop offs between Grand Rapids and Big Rapids. He wrote his customers along the way in advance of his coming and they met him at the depot with a check in one hand and a fresh order for goods in the other. While the average salesman might get as far as Howard City the first day out on the road each week, Mr. Hoops got his luncheon at Big Rapids, his dinner at Cadillac and slept that night in Traverse City. How he kept the pace year after year is more than the average man could understand, but he traveled at high pressure speed for a dozen or fifteen years without diminution in health or strength and then purchased an interest in the Shields, Buckley & Lemon wholesale grocery house, which was subsequently known as Lemon, Hoops & Peters and Lemon & Hoops. He afterwards formed a partnership with Joseph Tucker and took over the Wilson, Luther & Wilson lumber interests at Luther, which were conducted under the style of Tucker, Hoops & Co. Mr. Hoops made money in every undertaking he espoused. He removed to Chicago about 1892. He resides on Drexel boulevard and is regarded as one of the foremost business men of the Windy City.

Uncle Louie Winternitz, who is loved by every one who knows him, will remain at the Illinois Athletic Club this winter, instead of going to Ft. Meyer, as has been his custom for several years past. His health is none too good, but it is a heap sight better than he thinks it is. When a man gets so apprehensive of his condition that he has to ask his doctor whether he can go to a 6 o'clock dinner party, he is giving his physical well being altogether too much attention. Mr. Winternitz has lived a busy and very useful life and richly deserves the enjoyment he is able to crowd into the last twenty-five years of his existence. Born in Prague about 70 years ago, he

still regards Bohemia with fondness, but no native American is more loyal to the Great Republic and its flag than the genial gentleman who devoted a lifetime of service to the Fleischmann house.

I must certainly take my hat off to the Chicago postoffice. Every subscriber to the Tradesman I called on assured me that he always received his paper from the postman the first delivery Thursday morning. In Detroit no subscriber ever receives his paper until Friday and frequently not until Saturday or Monday. I have resorted to every expedient I can command to secure greater efficiency in the Detroit postoffice, even going so far as to make an appeal to the First Assistant Postmaster General, who happens to be my personal friend, but I have been utterly unable to make any headway. If the Second City in the United States can do so well, why should the fourth city do so poorly?

By 1900 the development of great Chicago grocery institutions was proceeding at a rapid pace. Businesses which depended upon territories within a hundred miles of Chicago, then expanded in every direction until all the Central States came under their influence. The service rendered was efficient and so complete that other cities were hardly in a position to compete with full success against them. Chicago thus became more than ever the greatest assembling and distribution point for raw materials and this gave her wholesale grocers an advantage in purchasing the staples and an opportunity to enter into the manufacturing of foods of considerable variety.

The record of the sales by four of Chicago's largest wholesale groceries shows a remarkable increase during the last twenty years. In 1904 the total sales of three companies (the fourth company being established since 1904) were \$10,615,550 and in 1924 the total sales of this selected group of companies amounted to \$40,244,145.

Of the 83 firms which are confined strictly to the grocery business seven are of important size, capitalized at a million dollars or more; two firms capitalized at \$500,000; three at \$300,000; six at \$100,000 and the remainder below \$100,000.

The eleven states surrounding and including Illinois, embracing a population of thirty million people in 1920, were served by grocery jobbers located within the Chicago territory. It is estimated that an equal distribution of this patronage would give to each jobber an annual business of one million dollars from 25,000 persons. For the entire country there were 6,348 wholesale grocers which, under equal distribution of business, would have annual sales of only \$646,598 coming from 16,652 persons.

Chicago is the largest center in the world for the distribution of fresh fruits, vegetables, poultry, butter, eggs and cheese. During 1924 Chicago handled 92,210 carloads of fresh fruits and vegetables, 88,016,736 pounds of dressed poultry, 224,063,880 dozen eggs, 255,517,000 pounds of cheese and 446,494,000 pounds of butter. These figures do not include the large quantities

of produce received from Cook county and adjoining counties which are hauled by trucks and wagons to Chicago each year.

Chicago's business in perishables amounts to about \$500,000,000 annually. It is the second largest branch of business in Chicago, being exceeded only by the packing industry.

The congestion of old South Water Street is now transformed into a riverside boulevard. Chicago's new produce market, covering six city blocks between West 14th place, South Racine avenue, South Morgan street and the Baltimore and Ohio Railroad tracks and costing \$17,000,000 was initiated in August, 1925, and is now the greatest market in the world. This new market consists of 165 new buildings or store units.

The manufacturing of candy has grown to be one of the most important of Chicago industries within the last twenty years. In 1904 there were 62 factories in the city, producing candy valued at \$6,550,000, giving the industry a ranking as the thirty-third manufacturing enterprise according to value of its product. To-day the industry ranks among the leading dozen of Chicago's enterprises with some 140 plants producing \$50,000,000 worth of candy annually.

In relation to other cities, Chicago ranks second to New York having passed Boston as a production center between 1919 and 1923.

The baking industry in Chicago has six times outdone the growth in population, increasing between 1904 and 1925 about 330 per cent. while population increased but 58 per cent.

Including all types of bakeries except those for public eating establishments whose entire product is consumed therein, there are in Chicago to-day, 2,000 bakeries employing more than 11,000 workmen and producing annually some \$90,000,000 of bread, crackers, cakes, pastry and other bakery goods.

Within the last fifteen years there has been a decided tendency toward centralization in the wholesale bakery industry. It is estimated, for example, that 75 per cent. of the bread business of Chicago is done by wholesale bakers and of this proportion 50 per cent. is done by two concerns.

Since 1904 the products of Chicago bakeries have equalled, on the average, 7.02 per cent. of the total value of bakery production in the United States. It is conservative to estimate that the same proportion was maintained in 1924. Production of the entire baking industry in 1924 is estimated at \$1,290,000,000, making Chicago's proportion \$90,500,000.

Chicago is the third largest producing center in the country in the manufacture of medicines. New York and Detroit are the leading centers, both producing more than Chicago. Chicago's position, however, in this respect is rather unique.

There are in the Chicago district approximately one hundred and nine manufacturers of medicines and compounds and nineteen manufacturers of druggists' preparations turning out products valued at \$17,674,121 in 1923.

E. A. Stowe.

ROUND TRIP

CHICAGO

AND RETURN; FROM
GRAND RAPIDS OR
MUSKEGON

\$10



de luxe
Greyhound
Observation
Coaches
leave 7,8,10
and noon daily

G. R. STATIONS
CRATHMORE HOTEL Opposite Union Depot
"A Room and a Bath for \$1.50"
Rowe Hotel: *Monroe and Michigan*

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Nov. 24—On this day was held the final meeting of creditors in the matter of Almond Stewart, Bankrupt No. 2542. The bankrupt was not present or represented. Creditors were not present. The trustee was not present. Claims were proved and allowed. The trustee's final report and account was considered and approved. Attorney's bills were passed upon and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend of 2.8 per cent. 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. 25. We have to-day received the schedules, order of reference and adjudication in the matter of John Broersma, Bankrupt No. 2812. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of an upholsterer. The schedules show assets of \$606.50, of which \$250 is claimed as exempt, with liabilities of \$33,308.62. 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 herein made. The list of the creditors of the bankrupt are as follows:

Max Baer, Grand Rapids	\$16,000.00
Morris Stein, New York	9,000.00
Max Levy, Chicago	6,000.00
R. I. Schwing Co., Chicago	21.74
A. F. Burch Co., Grand Rapids	338.48
G. R. Parlor Frame Co., Grand Rapids	26.40
Progressive Furn. Co., Grand Rapids	62.85
Boss & Bellaire, Grand Rapids	45.15
P. M. Ellis, Grand Rapids	10.00
Lauzon Furn. Co., Grand Rapids	104.00
Kent State Bank, Grand Rapids	1,400.00
G. R. Savings Bank, Grand Rapids	300.00

Nov. 24. On this day was held the special meeting and sale of assets in the matter of Quincy Branch, doing business as Quincy Branch Co., Bankrupt No. 2773. The bankrupt was not present or represented. The trustee was not present or represented. The stock in trade and fixtures of this estate, except exemptions, were sold to Nathan Branch for \$900. The sale was confirmed by those present and by the referee. Claims were allowed. The trustee was directed to pay administration expenses to date and a first dividend of 5 per cent. to general creditors. The meeting then adjourned without date.

Nov. 25. On this day was held the first meeting of creditors in the matter of Bernard McCarthy, Bankrupt No. 2804. The bankrupt was present in person and by attorneys, Corwin & Norcross. Claims were proved and allowed. No creditors were present or represented. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The meeting then adjourned without date and the case will be closed and returned to the district court as a no asset case.

In the matter of Lyle Rector, Bankrupt No. 2791, the funds for the first meeting have been received and such meeting has been called for Dec. 10.

In the matter of John Broersma, Bankrupt No. 2812, the funds for the first meeting have been received and such meeting has been called for Dec. 10.

In the matter of Ernest E. Sampson and Verne L. Bloode, and Sampson & Bloode, Bankrupts No. 2811, the funds for the first meeting have been received and such meeting has been called for Dec. 10.

Nov. 27. We have to-day received the schedules, order of reference and adjudication in the matter of Levi B. Bidwell, Bankrupt No. 2813. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Niles and his occupation is that of a conductor of a gasoline filling station. The schedules show assets of \$1,264.45, of which \$250 is claimed as exempt, with liabilities of \$5,975.79. 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:

State of Michigan, gasoline tax	\$ 6.50
Motor Discount Corp., So. Bend	157.53
Independent Tank Line, Mishawaka	1,600.00
Indiana Tank Line, Mishawaka	675.00
Indiana Refining Co., South Bend	43.50
Howard Cranfill Co., South Bend	120.49
Fisk Tire Co., Kalamazoo	148.90
Clete Forrest, Niles	40.00
Forler Estate, Niles	2,250.00
Niles City Bank, Niles	485.75
W. H. Harral, Niles	375.00
J. A. Kerr Hardware Co., Niles	160.65

Nov. 27. We have to-day received the schedules, order of reference and adjudication in the matter of Clarence E. Pitkin, Bankrupt No. 2814. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Whitehall and his occupation is that of a laborer. The schedules show assets of \$11,600, with liabilities of \$19,128.73. 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:

Peoples State Bank, Muskegon	\$ 150.00
Amer. State Bank, East Chicago	5,000.00
Albert Pack, East Chicago	6,500.00
C. G. Pitkin & Co., Whitehall	2,495.13
James Bayne Co., Grand Rapids	19.72
Lyman T. Covell Co., Whitehall	127.60
King & Sons, Montague	105.20
Wm. J. Minert, Whitehall	20.55
Liberty Motor Service, Harvey, Ill.	25.00
Robert Deyman, Montague	95.00
Geo. B. Carpenter Co., Chicago	69.62
White Lake Lumber Yard, Montague	15.15
D. A. Van Oort, Whitehall	33.15
Jas. S. Kolkowski, Muskegon	84.00
Boating Pub. Co., Peoria	727.50
Bradford & Co., St. Joseph	90.30
West Mich. Adv. Co., Muskegon	382.75
Chicago Tribune, Chicago	1,916.83
Whitehall Forum, Whitehall	192.50
Evening Amer. Pub. Co., Chicago	85.60
Fred W. Schram, Milwaukee	102.40
Beerman's Music House, Muskegon	7.00
D. J. Nelson, Whitehall	20.00
James Templeton, LaGrange, Ill.	3.60
Hill Holmberg, LaGrange, Ill.	42.75
Wm. Noor, Muskegon	15.00
White Lake Grocery, Whitehall	202.01
C. G. Pitkin & Co., Whitehall	509.48

Nov. 30. We have to-day received the schedules, order of reference and adjudication in the matter of Herbert B. Stuart, Bankrupt No. 2815. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of a laborer. The schedules show no assets of any kind, with liabilities of \$717.85. 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:

Mosaic Tile Co., Zanesville, Ohio	\$717.85
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Nov. 30. We have to-day received the schedules, order of reference and adjudication in the matter of Maude Frick, Bankrupt No. 2816. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ludington and her occupation is that of a milliner. The schedules show assets of \$511, of which \$250 is claimed as exempt, with liabilities of \$1,269.53. The court has written for funds and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of said bankrupt are as follows:

City of Ludington	\$ 15.71
Mrs. Jean C. Hollinger, Ludington	122.00
A. E. Wood & Co., Detroit	35.21
Adrian Hat Co., St. Louis, Mo.	60.00
Middleton Mfg. Co., Milwaukee	62.84
Vanity Fair Hat Co., St. Louis	81.74
Royal Trimmed Hat Co., St. Louis	61.31
Pollock-Pettibone Co., Detroit	32.91
F. W. James Co., Toledo	164.97
Reed Bros. & Co., Cleveland	161.00
Bluemke Estate, Ludington	120.00
DuBois-Munn Co., Grand Rapids	182.50
S. P. Nelson & Sons, Cincinnati	33.31
Palm Furn. Co., Ludington	23.50
Y. M. Thompson Co., Chicago	30.00
Chicago Bargain House, Chicago	26.18
Pike-Richmond Co., Cleveland	53.72
Daily News, Ludington	2.63

Nov. 30. On this day was held the first meeting of creditors in the matter of Floyd L. Stevens and Mann & Stevens, a co-partnership, Bankrupt No. 2794. The bankrupt, Stevens, was present in person and by attorneys, Stearns & Kleinstuck. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The matter 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 first meeting of creditors in the matter of Thomas E. Brooks, Bankrupt No. 2806. The bankrupt only was present. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed for the present. The meeting then adjourned without date.

On this day also was held the final meeting of creditors in the matter of Grand Rapids Grain & Milling Co., Bankrupt No. 2587. There were no appearances. Claims were proved and allowed. The trustee's final report and account was considered and approved. Attorney's and other bills were approved and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend to creditors. The amount of this dividend has not been determined to date and upon computing the same note of the per cent. will be given here. There were no objections to the discharge of the bankrupt. The meeting then adjourned without date and the matter will be closed and returned to the district court in due course.

Sometimes customers do not know what they want. It may be all right to tell them what they want, but it is a mistake to tell them that they don't know what they want.

Month after month—it wins new steady users by the thousands

How dealers everywhere are grasping this opportunity to secure extra coffee customers

Have you ever made a real bid for new, steady coffee customers? A number of progressive merchants throughout the country are doing so—with surprising success. They are creating new trade and putting their coffee business on a better paying basis.

Here is their plan.

They have studied the coffee situation. They have found out that one of the really remarkable records in the history of the grocery business is now being made by Maxwell House Coffee. Already established as the largest selling high grade brand in America, this coffee continues month after month to win new users by the thousands!

An opportunity—these grocers see it and are grasping it.

Sales of Maxwell House Coffee have grown 150% in 3 years



They are simply taking advantage of this tremendous popularity and prestige which Maxwell House Coffee has already built up; of the powerful advertising force behind it. They are getting solidly back of Maxwell House—display-

ing it in their windows; pyramiding it on their counters. The result—new business from new customers; more business from old customers.

Are you getting as much of the coffee business in your territory as you would like? If not, now is the time to go after this business. Get back of Maxwell House Coffee—it will help you to build up a bigger coffee trade.

Cheek-Neal Coffee Company, Nashville, Houston, Jacksonville, Richmond, New York, Los Angeles.



ALSO MAXWELL HOUSE TEA

MAXWELL HOUSE COFFEE

TODAY—America's largest selling high grade coffee

"Good to the last drop."

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

The Prompt Shippers

MOVEMENTS OF MERCHANTS.

Marquette—The Gannon Grocery Co. has increased its capital stock from \$150,000 to \$250,000.

Remus—Fire destroyed the drug stock and store building of N. B. Torbenson. Very little insurance was carried.

Detroit—The Queen Quality Linen Supply, 2103 Third street, has increased its capital stock from \$5,000 to \$20,000.

Grand Rapids—The C. C. James Aooing Co., 49 Coldbrook street, N. E., has increased its capital stock from \$5,000 to \$50,000.

Saugatuck—Chas. E. Bird, the druggist, is spending the winter in Florida. The store is being conducted in the meantime by John Bird.

Marquette—Oscar H. Siewert has opened an electrical store at 144 West Bluff street. He will carry a complete line of electrical fixtures, appliances, etc.

Traverse City—A. M. Lewis, formerly of Grayling, has purchased the stock of the Miller Drug Co. and will continue the business at the same location.

Flint—Tappan's Pharmacy has opened a new drug store at 4606 North Saginaw street. The Hazeltine & Perkins Drug Co. furnished the drugs and sundries.

Lansing—The Hankins-Peters Coal Co., 229 North Hosmer street, has changed its name to the Peters Coal Co. and increased its capital stock from \$10,000 to \$20,000.

Detroit—The King Mill Ends Co., 2153 Warren avenue, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Ohio Drug Store Products Co., 1602 Ford building, has been incorporated with an authorized capital stock of 1,000 shares at \$1 per share, \$1,000 being subscribed and paid in in cash.

Marquette—Miss Alice Riley has purchased the stock and store fixtures of Milady's Shop, women's ready-to-wear apparel and will continue the business at the same location in the Beacon block.

Lansing—Rees-Sanders Inc., 115 Allean street, has been incorporated to deal in women's wearing apparel at retail, with an authorized capital stock of \$8,000, all of which has been subscribed and paid in in cash.

Saugatuck—E. J. Lybarker is closing his grocery business, which he has conducted nearly twelve years in Saugatuck. Mr. and Mrs. Lybarker are planning to return to Elkhart, from which place they came to Saugatuck.

Detroit—The Colonial Furniture Co., 1259 Park Place, has been incorporated to deal in furniture and household furnishings, with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in, \$12,000 in cash and \$28,000 in property.

Detroit—The A. M. Boosey Co., 616 Woodward avenue, has been incorporated to deal in men's furnishings, etc., at retail, with an authorized capital stock of \$10,000, of which amount \$5,-

020 has been subscribed and paid in, \$20 in cash and \$5,000 in property.

Detroit—The Detroit Celery & Produce Co., 1837 West Jefferson avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$32,000 has been subscribed and paid in, \$500 in cash and \$31,500 in property.

Grand Rapids—The Armstrong-Hendrikse, Inc., 1420 Lake Drive, S. E., has been incorporated to deal at wholesale and retail in oil heating devices, etc., with an authorized capital stock of \$10,000 preferred, and 5,000 shares at \$1 per share, of which amount \$5,000 and 300 shares has been subscribed and \$1,000 paid in in cash.

Detroit—Charles A. Rudolph, a well-known wholesale and retail meat dealer, died Monday, at his residence, 3903 Meldrum avenue, following a brief illness. He was 59 years old. Born in Dorn, Germany, Mr. Rudolph came to Detroit twenty-seven years ago. Since then he has conducted and owned several meat markets, and at the time of his death was a large stockholder in the Gratiot Market. He was a member of the Turnverein and Dutscherbund societies.

St. Johns—Frank M. Spaulding, who had been engaged in the hardware business here for thirty-six years, died recently of apoplexy. Mr. Spaulding was born in this city in 1861. He entered business life as an employe of Governor David Jerome at Saginaw acting as a salesman in his hardware store for six years. Later he entered business for himself in that city becoming a member of the hardware firm of Spaulding & Stark, the junior member being Charles Stark who soon afterward bought out Mr. Spaulding's interest and he then came to St. Johns where he was chosen secretary and treasurer of the Whipple Harrow Co. In 1899 he purchased an interest in the hardware business then conducted under the name of Nixon & Co. A year later he bought Mr. Nixon's interest and the firm of Spaulding & Co. has since had a continuous existence in St. Johns.

Manufacturing Matters.

Holland—The American Cabinet Co., West 16th street, has increased its capital stock from \$50,000 to \$150,000.

Rochester—The Oakland Stamping & Machine Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and \$25,000 paid in in cash.

Detroit—The Hy-Style Garment Manufacturing Co., 507 Lincoln building, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$15,000 paid in in cash.

Detroit—MacDonald Bros., 2304 Fenkell avenue, has been incorporated to manufacture wood products, signs, radio equipment, with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,541.45 paid in in cash.

Zeeland—The West Michigan Brass Co. has been incorporated to manufac-

ture brass hardware, with an authorized capital stock of \$50,000, of which amount \$45,000 has been subscribed, \$1,900 paid in in cash and \$12,100 in property.

Detroit—The Howard Ehmke Co., 1648 Penobscot building, has been incorporated to manufacture and sell various articles, with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Pontiac—Tom and Tony Sayak, owners of the Michigan Glove Manufacturing Co., have moved their factory from Detroit to this place and will make canvas, canton flannel and leather-palm gloves, employing fifteen girls at the start.

Grand Rapids—The Furniture Shops of Grand Rapids, 655 Godfrey avenue, S. W., has been incorporated to manufacture and deal in furniture with an authorized capital stock of 1,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Quincy—The Gas-Lung Corporation has been incorporated to manufacture and sell automotive devices, with an authorized capital stock of \$30,000, and 3,000 shares at \$1 per share, of which amount \$2,200 and 3,000 shares has been subscribed and \$4,600 paid in in cash.

Detroit—The American Rocking Chair Fan Co., 10031 Jos. Campau avenue, has been incorporated to manufacture and sell automatic fans etc., with an authorized capital stock of \$100,000, of which amount \$53,000 has been subscribed and paid in, \$500 in cash and \$52,500 in property.

Pontiac—Eugene E. Bigelow, manufacturer of tire covers, etc., has merged his business into a stock company under the style of the E-Z on Tire Cover Corporation, 366 Willow street, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

New Items in Popular Jewelry.

Collarettes and necklaces of novelty design figure prominently in the new offerings of popular priced jewelry. A New York importer of this merchandise is featuring a collar composed of glass heart shapes in such shades as jade, amber, rose, rouge red, amethyst and powder blue. These numbers wholesale at \$7.50 per dozen. This firm is also offering the new "cracklet" glass necklace, the beads of which have a crackled interior. The necklace has an antique filigree ornament from which hangs a short festoon of beads. The colors of the latter include those mentioned above and also sapphire, aquamarine and crystal. The wholesale price of these necklaces is \$15 per dozen. Smaller "cracklet" chokers are priced at \$4 per dozen and are available in six different colors. A novelty brooch in the form of basket of flowers is also offered by this firm. The lower portion of the basket is formed of sea pearls, with small colored stones representing flowers in the upper part. The metal of the brooch, which wholesales at \$7.50 per dozen, is finished in antique gold.

Cheap Dress Fabrics Moving.

One of the features of the relatively limited movement of cotton goods in this market at the moment is the increasing call for gingham. Jobbers have been ordering them more freely, under the pressure of a larger consumer and retailer demand, and the goods are also selling to the dress accessories trades for use in tailored collar and cuff sets. The result is, it was said here yesterday, that stocks of the goods in the hands of the mills are probably smaller at present than for some time. Reduced production has also played a part in this. The demand for percales is keeping up very well, and the indications are that the November sales of these goods will show substantially larger yardage totals than those of last November.

New Branch of an Old Tree.

What appears to be a new twist to an old idea has been given by a department store, which has sent to its charge patrons a detailed announcement of an advance showing of holiday gifts prior to their display to the general public. Twenty-six articles are featured in the announcement, which likewise lists a number of suitable gifts for men, women and children, as well as articles for the home. The announcement also mentions a gift service desk, where purchases will be wrapped in tissue, tied with ribbon and encased in a strong outer wrapping, the articles will either be mailed or delivered to their destination for the customer. Only a nominal charge to cover the cost of the materials will be made for this service.

Follow Styles For Grown-Ups.

Children's clothing, especially boys', for the coming Spring season, promises to ape to a considerable extent the styles and coloring of their elders. In one prominent line which has just been opened a new boy's suit that is getting attention from buyers is a knicker model made with a "plus four" effect. Wide collars and web sport belts in large checks and brilliant contrasting colors are featured. Several of the new wash suits of the concern in question are made with trousers and sport collars of the same large check design, while the waist is in solid color. Spring lines for girls find interest centered quite a little in khaki camp suits with knickers.

New Items in Gift Wares.

Fancy perfume atomizers of French and German origin to retail at \$1 each are meeting with an excellent demand from dealers. These atomizers, which are equipped with rubber bulbs, are made of colored glass on which there is superimposed a variety of floral patterns some of which are similar to silver inlay work. Other items that are taking well with the gift shops at this time are small novelty baskets fashioned of brass wire. These are available in half a dozen different styles and are of the kind suitable for card party favors and for use as receptacles for nuts and candies. They are also priced to retail at \$1 each.

Essential Features of the Grocery Staples.

Sugar—The market is 10 points higher than a week ago. Local jobbers hold granulated at 6.10c.

Tea—The market has shown considerable strength during the past week, with heavy buying for almost everything desirable except some grades of Japans. Ceylons, Indias and Javas are the highest and firmest grades in the list, and prices on this side are considerable less than replacement cost. Chinas are also strong. The consumptive demand for tea is about normal for the season.

Coffee—The market shows considerable weakness during the week, on all grades of Rios and Santos, green, and in a large way, are half cent lower than a week ago. The situation in Brazil appears to be the only reason. The market has shown considerable uneasiness, with fluctuations both up and down. As the week closes, the situation is a little firmer on account of a recovery in Brazil. Mild coffees have declined from $\frac{1}{2}$ @ $\frac{3}{4}$ c, mainly Maracaibos, Columbias and Mexicans. The jobbing market for roasted coffee is to some extent affected by the situation in Brazil. The consumptive demand for coffee is good.

Canned Fruit—Fruits are enquired for but are seldom found in volume on the Coast. Either canners are out or they are holding their surplus for the spring demand. Pears are the only item which can be picked up without much trouble. The movement on the spot to the retailer is heavy in all lines of California fruits and in Hawaiian pineapple.

Canned Vegetables—Canned vegetables have nothing at the moment to act as a stimulant, either in the way of broadening the demand for replacement or in causing a firmer undertone, which is needed to inspire confidence in the future of the market. The most satisfactory aspect of the market is in the consumer demand. Major vegetables are selling in a big way and sooner or later this will be felt in the wholesale market when jobbers seek to add to their stocks. Too many sacrifice sales are made to allow for an upward reaction. Canners are cleaning up part of their holdings and at times sell near standards at discounts. Such transactions are used by buyers to depress better packs. Often, too, sales are made subject to approval of samples, and in making such offerings there is considerable difference in the description of the merchandise. A full standard may turn out to be an under-grade and the trade not consummated, but the buyer tells the next canner that he was offered that particular grade at a certain price, but fails to add that he did not approve of the sample. There is no heavy movement in any of the vegetables.

Canned Fish—Red Alaska salmon is not active; pinks are steady at quotations, while chinooks are firm, as they have the best call. Sardines and other packs are in routine demand.

Canned Milk—Milk is steady, with no more than the usual seasonal demand.

Salt Fish—No change has occurred in the mackerel situation since the last report. The demand is fair. The catch this year seems to have run to considerably larger sizes than usual.

Beans and Peas—The demand for all varieties of dried beans is very slow. Dried peas are also unchanged and dull.

Cheese—The market is steady and quiet. Offerings are light and the demand is fair.

Nuts—The Thanksgiving demand left the market understocked in all varieties of nuts in the shell except walnuts and Brazil nuts and in the latter the surplus is rather in comparison with a restricted demand rather than to an actual accumulation. Traders operated conservatively prior to the holiday and are left with smaller working stocks than usual. Some delayed shipments are becoming available but counting in this supply and that in sight for Christmas there is nothing to indicate that there will be any carryover into the new year. Walnuts have not sold as well as expected. Buyers are of the opinion that the market opened too high, that the domestic crop was larger than anticipated and not as good as in average years. Nearly all holders have been aggressive sellers, which caused weakness. Brazils were also too high to sell well. Almonds, filberts, pecans and in fact all other nuts have been firm throughout the Thanksgiving market and face a favorable year-end sale.

Provisions—Provisions have shown slow sales, with unchanged prices.

Rice—Weather conditions throughout the South have been more favorable to harvesting, but it will be several weeks under the best of conditions before there is any free supply of rough or milled rice. No estimate is available of the possible injury to the crop by the frequent rains during the fall. The foreign rice market is understocked and only nominal interest is shown.

Syrup and Molasses—Molasses shows no particular change for the week. Lower prices are still in prospect for immediate future and the result is a light demand. No change in price during the week. Sugar syrups are easy on account of an increased production. The demand is light. Compound syrup is steady and in fair demand.

Brokers representing California dried fruit accounts find little difficulty in selling their various offerings, except prunes, but find it hard to get their principals to confirm, not because of prices but because of a lack of merchandise. Before the end of the year the Coast markets are short of their usual volume of goods. Only a few of the top grades of peaches can be had from first hands, while resale offerings of other types of fruit are very restricted since holders are either averse to selling or are waiting for the spring market. So rapidly are peaches moving in a jobbing way that it is a grave problem as to the source of supplies for the spring market. The same thing is true of apricots which are scarce in all positions. The shortage

in raisins is so far confined to muscats, but with a total crop of 40,000 tons under early estimates it is apparent that the supply in sight is much less than it was a year ago. Normal domestic and export channels will easily absorb the 160,000 tons in sight in California. The market on the sweat-box basis is constantly advancing and little is available to independent packers, which prevents the latter from doing much offering. Spot prunes are showing a stronger undertone in all packs and shortages are beginning to develop where early purchases from the Coast are being cleaned up. So far spot supplies have been sufficient for transient wants and Coast buying has not been heavy, although there is enquiry for prunes for forward shipment after the turn of the year.

Review of the Produce Market.

Apples—Baldwins, 75@ $\frac{1}{2}$; Talman Sweets, 90c; Spys and Kings, $\frac{1}{2}$ @1.50. Jonathans and McIntosh, $\frac{1}{2}$ @1.50.

Bagas—\$2 per 100 lbs.

Bananas—7@ $\frac{7}{8}$ c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	-----	\$ 5.00
Light Red Kidney	-----	9.75
Dark Red Kidney	-----	8.50
Brown Swede	-----	6.50

Butter—The market has shown some fluctuations during the past week. Outside markets were sending in rather easy advances, although the offerings were not heavy. Under grades of butter are unchanged. Local jobbers hold June packed creamery at 47c, fresh creamery at 51c and prints at 52c. 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.

Cocoanuts—\$1 per doz.

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

Eggs—Fresh eggs have been scarce during the entire week and show further advances of about 1@2c per dozen, with everything cleaning up as soon as they arrive. Storage eggs are quiet and steady, in spite of the increase in price of fresh eggs. Local dealers hold as follows:

Fresh Canded	-----	60c
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 $4\frac{1}{2}$ s \$5.50
Hot house leaf ----- 15c
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	-----	\$6.50
150	-----	6.50
176	-----	6.50
200	-----	6.50
216	-----	6.50
252	-----	6.50
288	-----	6.25
344	-----	6.00

Floridas are in ample supply on the following basis:

126	-----	\$5.50
150	-----	5.50
176	-----	5.50
200	-----	5.50
252	-----	5.50

Parsley—60c per doz. bunches for jumbo.

Pears—Kiefers, \$1 per bu.

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

Potatoes—Buyers are paying \$2.50 @2.80 per 100 lbs. generally. The market is showing more activity.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	21c
Light fowls	-----	13c
Springers, 4 lbs. and up	-----	20c
Turkey (fancy) young	-----	30c
Turkey (Old Toms)	-----	22c
Ducks (White Pekins)	-----	20c
Geese	-----	14c

Radishes—60 per doz. for hot house.

Squash—Hubbard, \$2 per 100 lbs.

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	-----	15c
Good	-----	13c
Medium	-----	11c
Poor	-----	9c

New Spring in Canned Foods.

Little likelihood exists that the canned foods market will be radically different until toward the end of January when the demand for replacement will resume. Just now the movement is almost wholly from wholesaler to retailer, but it is significant that an unprecedented volume is moving toward the consumer. Such a heavy drain can lead to but one result, empty warehouses and a turning into cash merchandise now on hand.

Canned fruits during the spring and summer market hold out possibilities of sensational developments. Apparently the unsold surplus in California and the Northwest is unusually light, but it is not uncommon for a packer to forget what he has on hand now when he knows that there will be a more active demand for his products a few months later. That is the element of chance in the situation. Some buyers have been quietly picking up what they need, but there is no heavy accumulation for the future.

Most of us can have a servant working for us: our savings.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

The president of a Northern Michigan bank sends the Realm of Rascality the following circular letter from New Orleans:

J. J. Connolly
Box 826
New Orleans, La.

Without obligation to me, you can send me further data as to your electrical process of producing from a waste a world's necessity, which has as instant a cash value as cotton, corn or wheat, and your new method of financing same, showing a distribution of earnings as earned and over which no human equation has control.

I do not desire this information through curiosity, but with the intent of being one of the eight banker-backers wanted from my State.

In case your process and methods of profit-sharing and granting of further purchasing rights seems a logical one to me, I will send you a check for \$100.

In the event I send the \$100 right now, so as to secure one of the eight rights in this State, I understand you will return same on demand after 30 days, if dissatisfied with your proposition.

I understand no publicity will be made of my purchase, without my consent in writing.

Mr. Banker
Let me burn up a few of your dollars
Electrically

For each dollar so used, within six months, you will have been paid in cash earnings, as earned, together with other values and enough future opportunities to satisfy you that \$30 a per cent. would be a low estimate of your dollars earning power.

Only small first capital necessary to prove above statement and wishing backers in every State. Only eight can be allotted your State.

Future financing will be secured through our initial backers to our mutual advantage.

One hundred eighty bankers, who are willing to take a chance and be one of the first in a new business, have sent their checks—with a no-publicity understanding.

This scheme is about as old as the hills. The man who solicits the contributions has no rating by the mercantile agencies and gives no street number—simply a postoffice box. Any banker who takes this note will simply be \$100 wiser—probably more, because the New Orleans chap can well afford to pay big "dividends" on the original "investment" in order to influence the victim to make additional contributions.

A young lady who is book-keeper in the store of a Tradesman patron writes as follows:

Do you know anything about the Marquette Institute, located at 1223 South Wabash avenue, Chicago?

I have taken a full course in book-keeping in one of the best business schools in Michigan, and have worked at it about six years, so have had enough experience to be able to do most any kind of work.

This summer my sister took up a correspondence course from the Mar-

quette Institute and my suspicions were aroused when I first saw the book for they were copyrighted in 1924, showing that it was a new system. Last evening we spent several hours on the work, checking and rechecking and could not get anywhere.

These people send out the books C. O. D., thereby giving the student no chance to get anything on them, but I feel they are not straight. Anything you can find out about these people will be greatly appreciated.

We have no knowledge on file regarding this concern. It is not rated by the mercantile agencies and no further transactions are advised until the investigation we have started is completed.

Another house handling cheap jewelry has invaded the State from Cleveland and is playing havoc with the peace and prosperity of the retail merchant. The name of the house is the Miles F. Bixler Co. Whether this is only another name for the Continental Jewelry Co.—an old offender in the cheap jewelry line at Cleveland—the Realm is not able to say at present, but a definite statement on this subject can be expected in the course of a week or so. The same tactics used by the two Detroit houses—both owned by the same interests—appear to have been adopted by the Cleveland house, which means that merchants who are not looking for trouble had better go slow in signing contracts they do not read and then repent later and write to the Tradesman for assistance.

The Grand Rapids Herald is running the following advertisement in its classified department:

FOR SMALL INVESTMENT you can get complete outfit for high speed home knitting, with full instructions and contract to buy all standard socks you can knit for five years. Good pay for spare or full time at home. Yarn replaced free. Write for full particulars Steber Machine Co., Desk BGD, Utica, N. Y.

The Steber Machine Co. is an arrant fraud and cheat. It does not do as it agrees. It does not keep its promises. It sends out lying letters. It is apparently impossible to induce it to be decent and honorable. Any dealings any one has with the concern is sure to be accompanied with the bread of bitterness.

Bloomington, Nov. 28—Can you give us any information regarding the National Income System, 44 Bromfield street, Boston, Mass.? They are putting out an income tax book and agree to make out income tax reports and furnish legal service for \$6 per year. We didn't buy the book, as we have a very good system of our own and we wondered whether their service was certain or not.

Bloomington Baking Co.

The Realm has expended much time and effort to secure information about this concern, without result. It does not respond to letters of enquiry at all. It refuses information to people who have called on the alleged owners of the business. Our advice is to give the concern a wide berth.

Vestaburg, July 31—What information, if any, have you on the National Adjusting Association, 37 West Van Buren street, Chicago? They have been collecting accounts for me for a year. They seemed to do well the early part of the year, but now I am having trouble to get an accounting

from them. I am told that some of my creditors have paid in to them and while I am called on by them to give an accounting, they just neglect to give me a statement of what they have collected. Perhaps they are all right and will come across, but I am using lots of postage in the process.

Dr. M. C. Hubbard.

We have taken several months to investigate this concern and the further we go the more we are convinced that it is a good institution to stay away from. Instead of meeting enquiries manfully and honestly, it resorts to

abuse, ridicule and invective. These are the handmaidens of evil doers and a pretty sure indication that the concern is crooked. The same thing applies to the National Advertisers Syndicate, 417 South Dearborn street, Chicago, which is conducted by the notorious J. M. Sweeney, who has frequently been referred to by the Tradesman in no very complimentary manner.

The amount of fruit a tree will bear depends on its roots.

A word of advice to grocers— DON'T

Don't overstock in your biscuit department. Stocking more biscuit than you can sell easily and quickly means that some of it will go stale—and stale biscuit loses customers and cuts profits. Follow the "Uneeda Bakers" policy of small stocks and frequent orders—it will mean more business for you.



Uneeda Biscuits are bought by millions because they are the world's best soda crackers.

NATIONAL
BISCUIT COMPANY
"Uneeda Bakers"



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

More About Old Time Local Merchants.

Samuel Sinclair owned the building at the Southeast corner of Monroe avenue and Crescent street sixty years ago. He was a dealer in groceries. Finally, on account of failing health, he sold his stock to George C. Peirce and his son, Samuel, who continued the business two or three years. Neither was fashioned mentally or physically to win success in the mercantile business and the inevitable result followed. Mr. Peirce entered the employ of the Grand Rapids & Indiana Railroad and remained with that corporation until the lands obtained from the Government as a bonus for building its tracks from Grand Rapids to Petoskey had been disposed of and the land department closed.

William Nevins erected a four-story building on Monroe avenue opposite Market street. One of the stores was occupied by himself, associated with his son, John W., with a stock of books and stationery. Nevins sold the building to Dennis W. Bryan and retired from trade about 1870. Bryan erected the three-story building that adjoins the Nevins block on the West.

Soon after his return to Grand Rapids, after the close of the civil war, in the prosecution of which he rendered important service, Capt. Heman N. Moore entered into a copartnership with J. M. Rathbone (father of "Mort" of the old Morton House) and opened a livery and sales stable on Monroe avenue, the location now covered by the Heyman store. Rathbone died about 1870 and Moore sold out the business and engaged in the sale of groceries on the corner now occupied by the Grand Rapids Savings Bank, with a partner named Rice. Capt. Moore was appointed postmaster and the grocery was sold. Albert J. Elliott continued the business several years and Rice purchased the cigar and news stand at Sweet's Hotel, where he remained until taken by death.

Steward Bros. (A. D. and L. D.) were employed as conductors of the first passenger trains operated by the Grand Rapids & Indiana Railroad over its Northern division. Later they purchased the South half of the three story red brick building that occupied the ground now owned by the Grand Rapids Savings Bank, and obtained a long lease of the land upon which the red building stood. A stock of groceries was purchased by the brothers, but they did not remain in trade very long. The business was uncongenial.

Capt. William O'Connor opened the first store on Division avenue. Its location was on the Southwest corner of Evergreen street. He sold groceries and hard drinks, as many merchants did sixty years ago. O'Connor had rendered faithful and important service to the Government as a soldier during the civil war and endeavored to advance his fortunes by engaging in politics. The shantytown gang did not favor O'Connor. The Gradys, the Martins, Frank King and Pat Britton were in control. Without their help no one could succeed in politics in the old first ward. O'Connor died before

the support of the gang could be gained. A brother of O'Connor was a successful merchant tailor.

Arthur Scott White.

A Nut, But Not a Nut.

Now it turns out that he peanut isn't a nut at all, but a species of pea. The Department of Agriculture has issued an educational film on peanuts as a food, in which the origin of the product is narrated. According to this it appears that down to the time of

the war between the States the plant was neglected by the Southern planters and was grown mainly in small patches by the slaves. During the war Union soldiers foraging for food came upon the "goober pea" and found it palatable and nourishing. After Appomattox many of them carried the pods home with them, and the peanut won immediate favor in the North and its culture has undergone great development in the South, now aggregating about \$30,000,000 a year.

And don't think for a minute, just because Del Monte fruit advertising is so strong, that we are neglecting other items!

Read ABOUT THIS SPECIAL BACKING ON asparagus

There is more advertising support back of DEL MONTE Fruits than any other brand of canned fruits on the market.

We want you to know this! But just because we emphasize it so often, don't think for a minute we're neglecting other items.

Look at the advertising on DEL MONTE Asparagus! A very considerable part of our present appropriation is devoted to making this product one of the easiest sellers in the whole DEL MONTE line.

This winter and spring, for instance, we're running a separate campaign on DEL MONTE Asparagus. Color pages in leading women's magazines for the next five months! And in The Saturday Evening Post—more color advertisements—to remind your customers again and again about this tempting food.

Why not get your share of this business? There is no finer quality of Asparagus on the market than DEL MONTE. It has been a leader for years on its own merits. Our advertising simply strengthens this position. A close tie-up now—a little extra work—will bring big results in new sales.

Just be sure you SELL
DEL MONTE



December Suggestions

DEL MONTE Sliced Peaches are also receiving special attention during December. They ought to be one of your leading items for the next few months.

Remember, also, that we are always ready to supply free display material for your use. This includes window and store display cards, newspaper and multi-graph cuts, window papers, cut-outs, leaflets, etc. If at any time you need such material, address Promotion Department, California Packing Corporation, San Francisco, California, and we will send it free.



POTENTIAL MURDERERS.

A man who has been tried on a charge of highway robbery and convicted, after considerable delay, arguments of learned counsel and every possible chance given by the court to make excuses for the crime, has been sentenced by a judge in Boston to serve the remainder of his life in prison. It is probably most unusual to sentence highwaymen to life imprisonment, and the lawyers paid to defend this parasite upon the community are protesting that this is all wrong. They had not found any reason to urge, however, why the culprit should be turned loose—to continue his preying upon others and threatening with death those who failed to give him what he demanded. But the attorneys representing John R. Allen, who held-up the Lever Brothers and made way with the payroll money the latter were transporting, will talk long and loud against the removal from society, permanently.

Some day, unless there is an indication of better behavior on the part of loafers and bums who refuse to work and live upon others who recognize the necessity for obtaining goods through personal effort and accomplishment, there will be developed a sentiment that demands death to highwaymen. There was little sympathy shown the thug who used a firearm and took money away from the people in the stage coach days. The nearest tree was plenty good for him, if caught by indignant citizens, and a short rope finished his career. In the West the rugged justice of the open country accorded the same treatment for men caught after stealing cattle—even though the thieves used no weapons in their work and endangered no innocent lives.

The Boston Transcript is well satisfied with the verdict and sentence in the case of John R. Allen and says: "We have often insisted that for some crimes and in the present state of public opinion about criminal justice, a punishment that is not severe is no punishment. Allen's counsel says that grave error has been made. If he be right, he certainly has ample chance to prove it in a jurisdiction that denies no proper means of justice to the accused or convicted. All the public knows to-day is that a man was convicted of a crime that has made this New England community unsafe for life and property, that he was defended by counsel and that he has got just what he deserved. The law, which he and his kind have laughed at, has shown that it can strike hard, a consummation in the Allen case for which thanks are due to Judge Flynn for his firmness."

There has appeared during the past ten years or less a class of criminals which defies law and brings the country into disgrace whenever statistics are consulted. America leading the world in crime needs take notice and call a halt upon the rising tide of lawlessness. Murder and robbery show an amazing, awful increase in the decade and the way to check it is to show no leniency towards criminals. Every highwayman, footpad, bank-robber or

burglar, carrying a deadly weapon, is a potential murderer and should be given the extreme penalty when apprehended.

The mawkish sentimentality displayed by idle and illinformed men and women regarding thieves and murderers, taken red-handed and loaded with their ill-gotten spoils, has helped to increase the tribe. Justice sitting in the court houses, should remove these men from contact with society. It would be well if the remedy were already a short rope for the highwayman, but the tender-hearted may yet prevail against that. At any rate the life-term is a fair substitute, and properly applied removes the offender from associating with honest people and that is really what is desired.

PIECEMEAL BUYING POLICY.

Mark Twain once observed that everybody talked about the weather but nobody did anything about it. About the same condition has prevailed in business circles concerning the piecemeal or hand-to-mouth buying by the retailers. Manufacturers and wholesalers have agreed that this is a distressing state of affairs, adding much to the cost of doing business and usually resulting in higher prices to consumers. But no action has been taken to put a stop to the practice complained of. For that matter, it is difficult to see what action could result in changing it. In Philadelphia, however, the wholesalers of dry goods and notions have got to the point of seriously considering the adoption of some joint policy in the matter. They were particularly exasperated by their experiences at the recent pre-inventory sales jointly held by fourteen firms. It seems that retailers make it a practice to have the jobbers fill orders several times a week for one-twelfth of a dozen lots. The goods so ordered come in box lots of four or five dozens and the jobbers are expected to break bulk frequently to fill the small orders. In other instances orders are put in for four or five yard lengths of goods instead of whole pieces. Practices of this kind are the result of coddling the retailers, it is declared, because it means that the jobber is doing little more than a retail business at wholesale prices and increasing his overhead out of all proportion. The remedy suggested is for the wholesalers to agree jointly not to sell in this way. But it is hard to see how this will help if only the wholesalers of one city are in the arrangement. Retailers would only have to go to those of some near-by place like New York to have their orders filled. If a general understanding could be arrived at by the trade everywhere, there might be some chance of success.

COTTON SUPPLIES.

That quite a number of persons were disquieted at the latest report on the condition of the cotton crop continues to be apparent. They were hopeful up to the last moment that a substantial reduction would be made in the estimates of the yield. Now they have to reconcile themselves to the fact that the crop will be one of the three largest raised and that, at

the same time, the yields in foreign fields are also bigger than ever before. They still contend, however, that much of the new crop is not tenderable because of its low quality and will not prove available to the mills. It is conceded, however, that the controlling factor in cotton prices will be the demand for the material from the spinners. At the present time it looks as though this demand will be quite large both on the part of domestic mills and the foreign ones. Consumption has been increasing during the month in the Southern mills with the addition of water power, the lack of which had caused curtailment. The goods market, as is customary at this period of the year, does not present any very marked feature. Gray goods have kept fairly firm in price despite the lowered cotton quotations, although this is more notable for spots and near-by deliveries than for futures. A fair amount of them are on order for January and February. Some mills are well sold up on sheets and pillow cases for a couple of months or so. Finished fabrics continue to pass through distributing channels in fair volume. In knit goods the trade is awaiting the opening of heavy underwear lines, which are expected to show some price recessions. The same holds true as to hosiery. Sweaters are moving slowly.

WOOLS AND WOOLENS.

There has been no clearing up in the situation as regards wool prices. Sales have been taking place in Australia and New Zealand, and the auctions have been resumed in London. Nothing very definite can be made out of the reports which have been cabled, except that there were numerous withdrawals in London because of unsatisfactory prices and that prices in the Antipodes are lower. As a matter of fact, the only ones buying wool are those who need it in the immediate future and cannot wait any longer for their supplies. The situation in wool was rather elaborately discussed by the Chairman of Dalgety & Co., the great Australian concern, at the recent meeting of stockholders in London. The break in prices he attributed to the failure of woolen manufacturers to pass the higher prices of wool to the ultimate user. He did not expect any increase of price and he added: "If we could get a stable market on the basis of present value we should be well content." Just at what point, however, prices will reach stability is what is puzzling the woolen manufacturers, and they will continue to be chary in their purchases until assured on this point. Any increase in price of the raw material is apt to reduce the production of worsteds, which have for some time been again favored as against woollens. Not much business is passing in the goods market for the time being. In men's wear they are already figuring on overcoatings for the next season, and some of them have been privately shown. Imported goods for next fall have appeared. Women's wear fabric offerings are meeting with a slow but steady response.

HOLIDAY BUYING NOW ON.

Holiday buying at retail has now fairly begun, with every indication of its being on a more liberal scale than was the case a year ago. It is also somewhat broader in its scope, taking in a number of articles that were not considered in the gift class in former years. Useful things are figuring more in the category than they used to do, although those ordinarily put in the class of luxuries or non-essentials are by no means neglected. This is clearly shown in the varied announcements of the stores in this and other cities. Some purchasing, also, of apparel for use at Southern resorts is in evidence; but there is good reason for the belief that the volume of such trade is rather exaggerated because, when all things are considered, the number of those staying at the places in question is comparatively small. The principal advantage in getting out the articles is that they forestall, in a measure, the styles for spring. In a fortnight or so there will be more activity in providing for the regular January sales of the department stores. Primary markets meanwhile are not overburdened with business, and wholesalers are keeping very little ahead of the fill-in requirements of retailers, the idea being to come to the inventory period with as little stocks on hand as are necessary. Collections are reported to be quite good in virtually every section of the country, which is looked upon as a good sign and as indicating that business conditions remain favorable.

WIDER HIGHWAYS NEEDED.

The time is not far distant when it will be necessary to have an additional highway in order to take care of the increasing number of vehicles. Indeed, the suggestion that a 320 foot highway be planned is not looking too far into the future. England is planning a 226 mile highway which is to have no cross roads and which will pass through no towns. It will be double, with a roadway for slow traffic and one for fast travel, with no speed limit. It would seem that if England can consider the building of such a road this country can look forward to highways wide enough to take care of the traffic. The United States has more than 85 per cent. of the automobiles of the world. It should have the finest highways and the best system of road control of any country on earth.

The weeks between the Thanksgiving turkey and the Christmas tree comprise a swift, thronged interval, but they give scope enough for the exercise of the virtues of charity and benevolence for which the season traditionally stands. Holiday shoppers and shippers are bound to consider that those who wait upon the public in every mart of trade or avenue of travel are not machines but human beings like themselves. The spirit of the season is realized by those who carry into the preliminaries the same good will they manifest in the glittering presence of the Christmas tree on the culminant holiday.

OLD SAM.

True Story of His Desertion and Regeneration.

Written for the Tradesman.

He was known by all the boys in the regiment as Old Sam. Not that he was so very old, but for his peculiar ways. Sam might have been 40 or thereabouts, the muster roll said 25, but Sam had a son in the same company who was registered as "20 past." Having been brought up in the lumber woods of Michigan, there was nothing missing in his physical makeup, but there was a slight hitch in his moral combination that caused many deviations from the straight and narrow path prescribed for mortals. The title "Handy Man" was his by right. He could shoe a horse or mule, repair a wagon, wash clothing, butcher cattle, cook a square meal out of almost nothing, rob a hen roost undetected while the owner guarded it with dog and gun, talk horse, tell fishy stories, and during the absence of the Chaplain preach a funeral sermon. He could do heroic work at the slightest look of an officer he liked. He would shirk any duty, no matter how light, when it was imposed by an officer not in his good graces.

If there were any forms of "cuss words" that he did not know or practice daily they must have been in Latin or Greek, or otherwise unworthy of his attention. Starting out in military life with the rank of private, he was, in spite of countless obstacles, able to hold this rank until the close of the war. He never missed a battle participated in by his regiment. At Chickamauga, surrounded by a score of the enemy, he clubbed his rifle and fought his way out, risking death rather than capture.

In the matter of drawing rations he was the very impersonation of enterprise. Five fingered requisitions were always in order and to his mind justifiable. The endurance and energy so often displayed in the chase after shoats and roasting ears would have reformed this wicked world if it had been used in the pursuit of truth. With the courage to stand up against a hundred foes, he yet lacked the courage to keep "hands off" the blankets and camp equipage of other regiments. He always had frying pans to sell and coffee pots to give away. He scented distilleries from afar and always had "something in his canteen" unless he himself was full. If he escaped anything, or anything escaped him during the war it was religion, for there was devilment enough in him when the war ended to break the windows of a meeting house. The nearest he came to getting religion in the army was when he charmed the Chaplain in a horsetrade at Chattanooga, but that is another story.

About the last of June the army was floundering through the rain and mud in Middle Tennessee. Occasionally there was an hour during the day when it did not rain, then the sun came out blistering hot and the boys from head to foot were parboiled in steam. Our regiment, being in advance, one day came upon the citizens

of a small town rather unexpectedly. A thrifty housekeeper, taking advantage of the shining hour, was hanging her washing out to dry. I wish I could adequately tell my readers of the part the women in the South played in the war. Theirs was a peculiarly hard lot. The fact that every man went into the army gave to every woman in the South a personal interest in every battle, but this woman of whom I write seemed to waver in her allegiance and tempted Fate by hanging out "flags of truce." Artemus Ward said just after the war, "You may reconstruct the men of the South with your laws and things, but how are you going to reconstruct the women?" Sam's eye wandered over the picket fence, which kept the garden spot from straying animals. The woman at the clothes line was not particularly tempting, but as Sam stood gazing upon her she took one by one from out the laundry basket articles of apparel the like unseen since he left Michigan the year before, dainty garments white as Arctic snows. Who cares to explain the thoughts that came to the men so long from home as they watched the simple scene? A few gave but a hasty glance as they hurried along the village street. Not so with Sam. He tarried by the fence. He was lost in thoughts of "Home, sweet home," and blue eyed maidens of the Wolverine State. It is said that "love is the secret of the world," the cup we drain and still desire to drink. The regiment passed on, the tramp of warriors grew distant, leaving Old Sam and his wandering thoughts behind. With one long lingering look at the feminine drapery his face to the North and tramped away for Michigan. Back to the rear, mile after mile, through ranks of marching men, in and out among the trains of army wagons he went. He passed the rear guard by a story well told of property left in camp the night before. A few hard-tack, a piece of bacon and a handful of coffee kept company in his haversack, scarcely more than one day's rations. A pocket knife and plug of tobacco were tucked away in his inside pocket, but more important were a Colt's rifle and forty rounds of caliber 54.

By mysterious ways known only to those of the human race endowed with unlimited courage and cheek, through 600 miles of highways, patrolled by provost guards and garrisons of troops, through towns and cities, crossing rivers on bridges guarded at both ends and in the middle, the soldier safely made his way. Railroad travel in that country was uncertain, unsafe and slow. Dining with guards at river crossings, lunching with citizens in wayside cabins, borrowing articles along the way to keep his outfit good, Old Sam finally reached Louisville. Swallowing a square meal at the depot lunch counter, he told the waiters to "chalk it down on the wall until he got his bounty," then hastily boarded a North bound train and secured a seat in the first class coach. After trials innumerable and vexations seemingly without end he found himself at the shadows of night in Toledo. He

was hungry, tired and travel worn, "a soldier from the front." "Yes, God bless you; come in. We will get you a supper. There's nothing too good for a soldier from the front," and Old Sam was soon feasting at the best table in the city. The next morning Sam clambered down from the top of a freight car in the city of Detroit. With gun at right shoulder shift he sought the public fountain and made his toilet, then proceeded to the old Michigan Exchange, the best hotel in the city, where his simple statement of "a soldier from the front" procured for him the best meal to be had. In the Westbound coach Old Sam was soon speeding onward. "Where you going?" enquired the conductor. "Oh duty, secret service," replied Sam, looking the Captain of the train squarely in the eye. The sight of the Colt's rifle, every chamber of the cylinder full and capped, was ticket enough and the shadows of night caught up with Sam as he descended from the car at Grand Rapids. "It's a mighty nice town," soliloquized Sam, "but I don't care to stand guard over it to-night," and he tramped away to the North, where nestled his cabin by the Little Muskegon. The rays of the morning sun glistened on the bright barrel of his rifle as he stepped upon his own threshold. "I guess the Johnnies have got Old Sam," said Captain of the company as the days passed by. "I wonder what they will do with him," said the boys. They did not know that Sam was pulling the weeds, hoeing potatoes and otherwise helping the good wife to make a crop.

One evening, as the sun was settling down behind the forests in the West, Old Sam picked up the Grand Rapids Eagle to look for war news. "By thunder, mother," he ejaculated, "Old Rosey is catching up with Bragg. There will be a fight. Joe's there and Tom and Jim and the other boys and some of them's going to get hurt, sure as you're born, and Old Sam's here, mother. Pick up some grub to put in my haversack." And Old Sam set out his war traps. "Better wait until morning, Sam," counseled mother; "no use going to-night." "They can't fight, mother, until Old Sam's there, and 'taint fair to keep them waiting."

The canteen was filled from the spring, the blanket yoked about the shoulders, the haversack filled, the mother kissed good-bye and Old Sam disappeared down the road with the sighing of the summer winds through the great pines and the man in the moon for company. The next morning he stepped upon the platform at the station a few minutes before train time. "Where's your pass?" asked a well-dressed, sleek-looking individual. "My pass?" said Sam, "is here," slapping his rifle affectionately. "It can give Johnnie the password he can hear six hundred yards." "Yes, but I am looking after deserters; I am a Provost Marshal." "That's your biz, is it? Well, neighbor, do you see the top of that sand hill," pointing to the bluff half a mile away; "well, you git up thar just as fast as you can git!" The flashing eyes of the old soldier and the bright muzzle of the rifle under

his nose, with Sam's thumb pressing the hammer, convinced the man hunter that it was best for him to go to the top of the bluff Sam's parting words were: "This 'ere gun is my countersign and it will git me to the front or somebody will git shot full of holes."

Ten days later Old Sam, ragged, dusty and barefooted, joined his company in the mountains on the road to Chickamauga, stepping into his place in the ranks as easily as if he had but returned from an hour's goose chase. The rattling fire of the skirmishers and the booming of the cannon away toward Crawfish Springs were plain signs of the coming conflict.

"Hello, Dad!" shouted Joe, "where you been so long? Thought the Johnnies had your hide on the fence sure."

"No, Joe, your old daddy's just been home for a spell helping mam to pull the weeds out the corn and taters."

Everybody shook hands with Old Sam. The Captain, glad to see him alive, asked few questions, and the days of desperate battles that followed washed away all errors of the past.

A new set of double entry books were opened in which Old Sam figured both as saint and sinner on many pages. That was years ago, but a few months ago the busy throngs upon the streets passed by without comment the old soldier, grizzled and gray, clothed in the garb of the "Home." Then one day the comrades planted him on the hillside under the oaks, the great oaks twisted, torn and bent by the storms of years, the old soldiers of the forest, and the reverend gentleman said, "Old Sam's gone. For once his foot has slipped and he has gone from our midst."

No great loss anyway when he was mustered out!

How soon we forget all that is good in man! How easy it is for men who were invisible in war to find flaws in the lives of the old soldiers. Saint and sinner, it is true, fought for mastery in Old Sam's mortal body, a sort of nip and tuck battle with victories about evenly divided; but the loyalty and patriotism displayed and the sufferings endured for his country have earned for him a camp in the better world, where the grass is ever green and the waters cool and sparkling.

Charles E. Belknap.

Trading in Worsteds Yarns.

A free movement in worsted yarns during the past week is reported in the market letter of Thomas H. Ball. Sales of large size were consummated with the weaving and knitting trades. For the most part, however, the letter adds, the covering has only been for part season requirements. At the same time there is more hesitancy in larger scale buying because of the indecision as to the course of raw wool prices in the near future. Outerwear knit yarns have been more active and substantial business in these sorts has been recently placed. There is more enquiry for jersey cloth and balbriggan yarns, with the indications that the Spring use of these goods will be of large dimensions. A little better tone is developing in dress goods yarns.

SHOE MARKET

Easy To Jump Into the Shoe Business

Recently I visited a cousin of mine in the town of Champaign, the town put on the map by Jake Stahl of baseball fame and recently immortalized in football by "Red Grange."

Champaign has a census population of twenty-two thousand and a student body of ten thousand five hundred; thirty-two thousand five hundred, exclusive of the town of Urbana, which Champaign has long since ceased to consider a rival.

From the number of places in which to buy shoes in Champaign one would think that all the student body and all the staple population wore shoes on their fingers and ears as well as on their feet. There are thirty places of one kind or another that sell shoes in Champaign. Three new shoe places opened this fall.

Champaign is no different in this matter of many shoe stores than many other towns. It seems that every time a boy inherits a little money, or a widow collects her husband's life insurance, that a new shoe store is started with the money.

One who reads shoe papers will not wonder at this hegira of careless cash into the business of shoe retailing. Nor are the shoe papers entirely to blame. The daily papers and the magazines are about equally guilty.

Pick up any shoe paper and you will find some article or several articles exploiting the wonderful success of some novice who started in the shoe business but a short time back and who climbed to fame and fortune in a jiffy.

About every so often you may read in the daily papers that the shoe business is a menace to national economy and should be curtailed before some dealer is able to make the last payment on his Ford.

Because of such publicity the general impression of the public as to the retail shoe business is all awry with the facts. The public imagines that all one has to do to garner great wealth is to get possession of about two thousand dollars, a location, a good looking girl for the hosiery department and open up a shoe store. All that remains to make the millionaire class is to open the door, cock up the feet and wait for the profit to roll in.

About two weeks ago I visited a young fellow who had just opened a new department under just such a brilliant hallucination. The first day \$12 "rolled in," of which about \$4 was profit. The second day \$20 came to the till, and the third, a very rainy day, only \$4 came in from early morning until late at night. The initial investment in this department was \$10,000. If the millinery department of the store had not been adjacent to the shoe department, and if the head milliner had not been a beauty, it was quite evident to me that the manager and part owner of the new shoe department would have retired to some haven of rest with "leathers" around his wrists and ankles. For the uninitiated I will explain that "leathers" are manacles for folks who go "nutty." This is not an

isolated case. In my 30 years of shoe experience I have seen dozens of them maybe hundreds.

I don't believe I am a pessimist; I have "bucked the line" ever since I was a kid. My daddy died when I was five and all he left mother and me was a reputation for honesty. I have been hungry, actually craved for food. I have known what it was to suffer from cold. If it had not been for optimism I would be, even now, with Caesar and Napoleon, but I have no use for the optimism that enables a naked man to slap another on the back and yell. "Say, boy, ain't this new suit of mine a beaut?"

Those who have intimate acquaintance with the figures of the shoe business know that success in shoe retailing is as coy and elusive as a materialized spirit.

Let's consider the facts in the case of possibilities of success in retail shoe selling.

I have it from an authoritative source that there are over one hundred and sixty thousand places in the United States in which to buy shoes at retail. I also have it that the per capita consumption of shoes is about two and one-half pairs per year. Also that the average price is less than \$4.50 per pair.

Figure it out—the possible average business—and you find it to be just about \$8,221 per annum.

When you take into consideration that the average percentage of cost of doing business to-day is about 26 per cent. the amount left out of a business of less than \$9,000 is not going to buy many big automobiles and leave an over amount on which to feed the kiddies.

Of course, there are successful shoe retailers. Some men would be successful if they were put in the middle of the Sahara without water or compass. I hold that a man who can make a success selling shoes at retail would be a bigger success in any other kind of business. John L. Snow.

Useful Chart of Sizes in Shoes and Hosiery.

The chart shown herewith is one prepared by a firm of hosiery manufacturers to indicate the sizes of hosiery which should be worn with the different sizes of shoes. Many charts of this sort have been published, but this one is somewhat different from the ordinary in that it takes into account the width of the shoe. This consideration is an important one, for it is obvious that a foot requiring a 4E shoe is a lot larger than one requiring a 4A shoe and consequently should have a larger size of stocking.

The chart is based on the principle that the spreading of the hosiery will automatically contract its length, while it is assumed that 4B is the model average size in women's shoe and that size 9 is the right hosiery size to go with a 4B shoe.

The importance of proper fitting of stockings is repeatedly mentioned, but it can hardly be too much emphasized both from the view of the comfort of the wearer and wear of the hose. Salespeople should make it a matter of

special care to see that the customer gets the right size.

Hosiery

Size	Shoe Size	Shoe Width
	1½	AA, A, B, C, D, E, EE
8	2	AA, A, B, C, D, E, EE
	2½	AA, A, B, C
	2½	D, E, EE
8½	3	AA, A, B, C
	3½	AA, A, B, C
	3	D, E, EE
9	3½	D, E, EE
	4	AA, A, B, C
	4½	AA, A, B, C
	4	D, E, EE
9½	4½	D, E, EE
	5	AA, A, B, C
	5½	AA, A, B, C
	5	D, E, EE
10	5½	D, E, EE
	6	AA, A, B, C
	6½	AA, A, B, C
	6	D, E, EE
10½	6½	D, E, EE
	7	AA, A, B, C, D, E, EE
	7½	AA, A, B, C, D
	7½	E, EE
11	8	AA, A, B, C, D, E, EE
	8½	AA, A, B, C, D, E, EE

Underwear Trade More Active.

Selling activities in the knitted underwear trade, which have increased somewhat this week, cover a wider scope from a time point of view than has been the case for a long while. The gradual spread of colder weather over the country has resulted in a renewal of the demand for mens heavy-weight ribbed goods for immediate delivery, with buyers none too successful in

getting the merchandise they want. Lines of Spring goods are still on the market, but they are not moving much at the moment. For next Fall nothing has been done as yet in openly pricing leading lines of cotton ribbed goods, but prices on woolen lines for that season have been made by some factors in that branch of the trade. Quotations on the latter goods show reductions ranging from 50 cents to \$1 a dozen in some cases, depending upon the amount of wool used in them.

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	2 50
Horse, No. 2	2 60
Pelts.	
Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearings	50@1 00
Tallow.	
Prime	07
No. 1	06
No. 2	05
Wool.	
Unwashed, medium	040
Unwashed, rejects	032
Unwashed, fine	040
Furs.	
No. 1 Skunk	2 50
No. 2 Skunk	1 50
No. 3 Skunk	90
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.

Breadth without thickness is merely flatness.

Michigan Shoe Dealers

Mutual Fire Insurance Company

LANSING, MICHIGAN

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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.

Want of Tact Has Spoiled Everything.

Grandville, Dec. 1.—Talent is important, but tact is everything.

Such an expression was worded by an old timer in the woods country and he seemed to hit it off about right.

When a clumsy Swede was no longer thought to be necessary to the logging job, the boss tactfully gave him a letter of instructions and sent him 100 miles down the river to the city of the lake, where the head of the lumber firm recognized in the man who had come all that distance to get a crosshaul, a person non grata with the woods boss and promptly paid him off and discharged him.

It is better to be tactful than to be talented, although both may be inherent in the same person.

The young shingle packer who tramped two miles to find and bring back the head sawyer's straighthook was simply the subject of a practical joke.

Even the best of people make mistakes in their treatment of the public. Many a seeker after the true religion has been discouraged at the outset by the tactless zeal of the members of the church who go for him as though his only salvation depended on his immediate falling in with all the demands of the fundamentalisms of that religious organization.

A young girl who, living with her aged father, he a widower, had become a trifle wild, was induced by a neighbor woman to accompany her to church services Sunday morning. It was unusual for this girl to attend divine services and her appearance there was a surprise to the worthy ladies of the congregation.

Here was an opportunity to do a wonderful work for the Master, imagined these members, and the moment opportunity offered for testimony, that girl was surrounded by these good ladies and importuned to forsake her sinful ways and come to the redeemer.

It was positively a shock to the lady who had fetched the girl to the meeting. The whole congregation saw and noted what was taking place. The attention of that throng was centered on the girl. Wrong, of course. Want of tact drove every vestige of solemn thoughts from the mind of that girl. Her first experience in church attendance was her last.

"I was so mad!" exclaimed Miss Nancy to her friendly neighbor, "I could have dug their eyes out. There were those old hens making of me a black mark for everybody in the church to gaze at. Think I'll go again to that place? Never again," and the girl was as good as her word.

Want of tact had spoiled all the good intentions of the neighbor who had kindly asked the girl to accompany her to church, and this woman, a very devout Christian, was herself indignant at the treatment meted out to her girl companion.

A proper regard for the feelings of others should govern the acts of those who are working in a good cause.

At one of the revival meetings held in a schoolhouse in the lumber woods, many converts were secured, among them the recognized hardshell of the settlement, a woman with a fine husband and family, yet over-supplied with a temper which she was not careful to restrain. In fact, when reference was made to any woman who was not an angel, she would be referred to as "almost as bad as Old Mrs. Addly," which was considered the acme of evil.

At this revival Mrs. Addly (not her real name) became overpowered with a sense of her own worthiness and rose for prayers.

The preacher's face beamed with surprised satisfaction. If his eloquence had been sufficient to bring the town bad woman to the mourner's bench, what might not be expected at that revival? Had the minister employed

tact, rather than talent, he would have won a glorious victory.

He bent his gaze on the standing woman and in a sepulchral voice called the congregation's attention to the one chief sinner among them, who had tired of her outstanding and long rebellion, and was now fully penitent, throwing herself onto the mercies of God.

So far so good, but when the doleful voice of the minister went up, saying, "My friends, you all know this woman and her manifold sinning. Mark well the resolution it has taken for her to abandon her past wicked life and come to the altar of repentance."

This is but a bare mention of the minister's exhortation of that shrinking woman sinner. Her shrinking went from her as his picture of her many shortcomings rang through the room. She clenched her hands and sank down her face white, the flash of a terrible rage in her eyes.

This, too, was want of tact on the part of the preacher. The woman who came so near the mercy seat, recoiled and became her old self again, never thereafter entering a Christian meeting. She lived her whole life through as she had begun, hating herself and every good thing that was her rightful inheritance.

Thus it happens so many times that want of tact has spoiled everything. Tactful politicians even are more successful than those who possess a fair degree of talent with tact left out.

In those days when new railways were feeling their way into the North woods it required the utmost tact to win their way across the lands of settlers without their animosity, which sometimes led to trials in court. One of the most successful of these seekers after the right of way was a small town man, whose wonderful tact aided the railroad in more ways than one. That man is now a prominent citizen of Grand Rapids. Old Timer.

Copérations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Stafford Hotel Corp., Detroit. C. S. Johnson Lumber Co., Iron River. Reule-Conlin Co., Ann Arbor. Thos. J. Jackson, Inc., Detroit. Marshall Gas Light Co., Marshall. Sault Ste. Marie Gas & Electric Co., Sault Ste. Marie. Alpena Gas Co., Alpena. Plymouth & Northville Gas Co., Plymouth.

Gratiot County Gas Co., Alma. Owosso Light Co., Owosso. Cleveland Engineering Construction Co., Detroit.

Higham Land Co., Detroit. Biltmore Land Co., Detroit. Carry-Us-All Amusement Co., Grand Rapids.

Hamline Amusement Co., Grand Rapids.

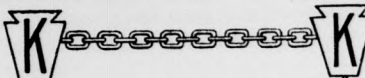
Brown-S'Renco-Brown, Inc., Detroit. Inter Insurance Agency Co., Grand Rapids.

Van Atlas Corp., Detroit. Federal Date & Fig Co., Detroit. Q & C Manufacturing Co., Detroit. Hayes Home Appliance Co., Detroit. Hinkley Handle Co., Alanson. Economy Drawing Table & Manufacturing Co., Adrian.

Best Buy Homes Corp., Jackson. United Consumers, Inc., Grand Rapids. Robert L. Reisinger & Co., Benton Harbor.

Petoskey Realty Co., Petoskey. Pilgrim Baking Co., Detroit. Dewstow Development Co., Detroit.

You may not like it when the traveling salesman is persistent in his endeavor to get you to look at his line, but some of your best paying lines were bought because the salesman was persistent.



\$400,000
MULLER
BAKERIES
INC.

First Mortgage Sinking Fund Gold Bonds Due Oct. 1, 1935, at par and interest to Yield

6.50%

Company, recently reorganized to buy two new plants, now operates seven modern, well equipped bakeries in Grand Rapids, Jackson, Kalamazoo, Muskegon (2), and Battle Creek (2). Bonds are direct obligation of Muller Bakeries Inc., secured by a first mortgage on all the properties of the company except the delivery equipment. Audited by Ernst and Ernst indicate the net earnings of the five original plants, on annual basis, to be four times maximum interest charges. Sinking fund operative Oct. 1, 1927, calls for 10% of net earnings, before dividends, to be paid to Grand Rapids Trust Co., trustee.

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



MADE RIGHT—SOLD RIGHT

FINANCIAL

DEMORALIZING FACTOR.

Gratuitous Credit Hurtful To Both Beneficiary and Merchant.

Credit, of course, is necessary to carry on modern business. But when credit descends into all the detailed dealings of poor persons and has to be extended into all the small business with the retailer, it does not take much insight to show that relations between purchaser and seller are not on a healthy basis. Unfair methods of dealing with customer and with one another can very easily arise on the part of sellers. Because of the great risks which have to be taken, prices are often made abnormally high. Long credits, or the installment plan, are adopted and pushed because these methods make a large profit possible and because the possibilities for final losses are hereby reduced.

These methods, with their manifold varieties, do not make good business, and their rapid extension in St. Paul should be completely discouraged. They add to the poverty and distress of the poor. They make the poor purchase many things which they cannot afford. They add to the business of courts in large percentage, particularly in wage assignments and garnishments. They create a spirit of desperation on the part of the heavily burdened, who, with no hope of getting out of one debt situation in which they find themselves, plunge more deeply into another, beguiled by the delusive reasoning of easy credit. Finally, when such families have used up all their resources, when they have wound themselves up tight in legal obligations from which they cannot escape, they either have to find their way to the United Charities or to the Board of Control.

There are some things for which no easy credit ought to be given. It is a crime against the community to make it easy for a young couple to set up a home created entirely on the installment plan. To run up a big bill for household goods for which there has been no thrift, no planning, no sacrifice for a period beforehand, creates an utterly wrong impression on the part of the young persons themselves. As a matter of fact, what they see in the home does not belong to them at all. It represents nothing to them except a wish, more or less extravagant, which they will gratify even if it means years of misery. Such conditions do not make permanent homes, and such households do not build up the community. The United Charities has long lists of homes which were started in just this way. It knows just what has happened to them. Very little of the goods acquired this way was actually paid for. Many of the homes so started have been broken up and the divorce court has told their end. Often the man has taken the easy and obvious way out of all his troubles—he has deserted, and the creditor has come to take back what belonged to him.

The old American method was to wait until what one wanted could be

actually purchased by savings or investment. Every other way of carrying on small business, particularly, was frowned upon by the common sense of the community. But the desire for a growing volume of business, combined with modern publicity methods, has created another attitude entirely. Credit is the word. "Enjoy what you want as you pay for it."

It is probable that we will never go back entirely to the older idea and method of American thrift, although there are some hopeful signs in this direction—and certain kinds of credit will have to be extended to those who do not have money on hand. Yet during the coming Fall and Winter the city and community of St. Paul could be saved many thousands of dollars if the bane of too easy credit could be lifted.

Here are instances to show how the system works. A family of husband and wife and four children had debts amounting to \$800 for musical instruments, furniture and jewelry. Virtually all this debt was accumulated at the time of the marriage of the couple. During the years, on a small income, they had paid large amounts on the original bills, but the new bills as they came in never seemed to be any smaller. To make matters worse this family had fallen into the habit of buying all their clothing on the installment plan. In addition, they owe a doctor's bill of \$300 and the doctor expects to have to whistle for his money. When the resources of this family were sewed up tight and not a cent was coming into the home because of garnishments, they turned, in their despair, to the United Charities. Little by little their way is opening up again, for the United Charities is making a new deal for them with their creditors. They will win through for they are naturally decent folk, but they fell in the first place on the open road of easy credit.

In another case there is a debt of \$700, besides much back rent to pay. The father was out of employment for a long time and the bills accumulated. Just at the time when he could help himself once more, his wife succumbed to several suggestions of vanity which she desired for herself and family. They could be easily obtained on the credit plan, and without consulting her husband she bound herself for a group of purchases which are legally tight and binding. In his distraction he went to the company who over-persuaded his wife and asked that the contract be canceled. The company refused and insists that the contract be carried out to the letter. But this is by no means the finished story, for one of the social agencies in the city is using its good offices in the situation, and it has every confidence that the company will change its attitude completely. Here, again, a near-tragedy threatened—too easy credit, which becomes a strangling obligation when the name is placed on the dotted line.

Of course, a range of motives always is active in such cases which will never die out of human hearts—vanity, envy, jealousy, desire to be like others and willingness to take a shot so far as the future is concerned and hope that it

Three Sources of Information

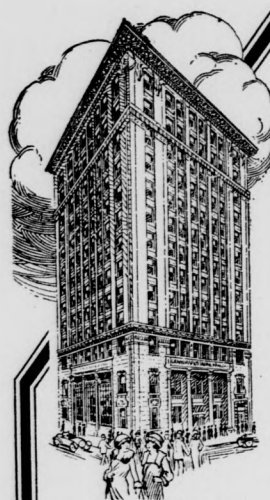
There are always three sources of information open to the man willing to make investments. A promoter is one source. If he is endeavoring to sell something that is unsound or unproved, the prospect should beware.

The second source of information is the well-meaning friend who has just heard of something "mighty good" that he or someone else was able to buy at a "ground floor price." Such friends are dangerous.

The third source of information is this Trust Company which investigates first and invests only when sure of its information. You are offered the experience and judgment of this Trust Company in investment lines.

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will land somewhere in happiness and success! Nor can people who are bound to be foolish be protected always in their foolishness. Fools ought to suffer because of their folly. But the matter of too easy credit is not normal business and it is not good business. It does not build up the right kind of citizenship.

There are certain creditors who suffer for this kind of too easy credit and for which they are generally in no way responsible. Many landlords never get their money, or get only a small part of it, because many tenants who ought to make rent a first obligation already are paying it out in other ways.

Grocers and handlers of foods, men of small resources themselves, in many cases, are not paid or bills are allowed to accumulate because too easy credit has made strident claims for what in all fairness ought to go to the grocers first.

Doctors are another class who always suffer when too easy credit is common among persons of small means. It is seldom that a doctor has a preferred claim. Doctors are compelled to give any amount of free service to the community, which they are always glad to render when the real need is shown. They cannot be blamed however, if, when they never receive what should come to them, they ask why all the money should go to the bad business that lies in easy credit.

John R. Brown,
Sec'y United Charities of St. Paul.

Upswing in Iron and Steel Industry.

Every industry has spokesmen ready to volunteer opinions on the future outlook, but not every industry undertakes to maintain an impartial service for the study of underlying economic trends.

Persons interested in the iron and steel industry are fortunate in that, through Dr. Lewis H. Haney's work for Iron Age, they are provided with statistics bearing upon probable future movements in trade. Of course Judge Gary already has said that so materially will business improve next year that the mills will have to turn orders down. Now comes along a study of the same topic, in the above journal, from the standpoint of an economist, and, interesting enough, ground for optimism may be found in what his statistics show.

Says Dr. Haney: "The real upswing in the iron and steel industry is under way. So considerable is the progress indicated and so favorable are most of the reliable barometers, that this upswing, allowing for seasonal variations, should continue well into 1926."

On hearing that prediction persons who entertain doubts over the future outlook, if there are any such, might properly raise one question: "What, they might ask, will happen to the iron and steel industry if the building boom subsides next year?"

The question is not one that Dr. Haney tries to dodge. Indeed, he even goes so far as to say that in his opinion building activities will decline, but that the iron and steel industry nevertheless should continue to improve. "It is quite possible," he says, "that improve-

ment in other steel consuming industries will offset such a decline. Just as the phenomenal volume of building operations has offset the decline in equipment and petroleum demands for steel this year, so improvement in the demand from railroads is likely to counter-balance the probable decline in building operations next year."

Apparently the time approaches when the past hand-to-mouth buying will tend to "cause more insistent buying and the accumulation of unfilled orders. As buyers have been receiving prompt delivery and ordering only for immediate requirements, they have had small stocks. Now that the mills are beginning to be booked ahead and are able to take a firmer stand on prices, there has developed somewhat of a rush on the part of buyers to cover their requirements, and premiums on early deliveries are talked of.

"The conclusion seems warranted that unfilled orders will show further gains. They are still relatively small and in fact are not much above the low point reached in February, 1922, which was the bottom reached after the 1921 depression. There is thus considerable room for expansion before anything approaching abnormality could appear."

Paul Willard Garrett.

Automobile Fatalities.

One of the causes of the French Revolution, one of the things which roused the Parisians to fury, was the fact that "the fierce aristocrats" recklessly drove over "the citizens" in the streets of Paris with their carriages. Charles Dickens describes such an outrage in "A Tale of Two Cities."

In the cities of America to-day people are being killed by automobiles in exactly the same manner, with just such mad speed and reckless swooping round corners, at the rate of very nearly 500,000 per year, including children; and some of our speeders want to know, like Dickens' Marquis, why they don't get out of the way.

Dickens states, as an abominable exhibition of inhumanity, that "carriages were often known to drive on and leave their wounded behind." This also happens in the streets of our cities to-day. The only difference is that we have no aristocrats, fierce or otherwise. But the selfishness, the insolent arrogance, the insane speed, the murderous swooping round corners and the callous indifference to the crippling or death of other human beings—these evil things have outlived the French Revolution and have established in our free country a new and deadly reign of terror.

Bertrand Shadwell.

Not Exactly Business.

The Wall Street Journal aptly remarks:

"Banks which accept notes drawn for even months, stipulating interest at a certain yearly rate, and then proceed to compute interest by days instead of months as fractions of a year, are not business institutions, but gouging concerns, unworthy of the name they bear."

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STABILITY OF THE MUTUALS.

They Pay Losses in the Face of Disaster.

Insure—to make sure or certain. The prudent man insures and pays a small loss periodically (in most cases annually) to make sure that he will not suffer a large loss at some unexpected time.

Before the beginning of insurance as we know it to-day, any man, who had accumulated a share of this world's goods, might retire at night to peaceful slumber and awake the next morning to find that his property had been burned or otherwise destroyed.

In early days it was the custom to "pass the hat" to raise funds to provide a shelter or to again set up a place of business for the person who had suffered loss by fire. After many years of "hat passing" it occurred to some of the more advanced thinkers that as the fires were an oft repeated phenomenon, an organization should be effected to be ready for a recurrence of such disaster. From this thought, the first organized insurance came in the form of "Friendly Societies." The members of these "Friendly Societies" were pledged to pay into the common fund their proportionate share of each fire loss suffered by another member. To-day some mutual insurance companies still retain this form of organization, which is the purely mutual, assessment form.

From this beginning came the pay-in-advance plan of insurance, as it was found that a permanent fund at the disposal of the manager of the company was a great convenience, and resulted in prompter payment of claims. If the payments of individual members were more than sufficient for the losses and expenses, dividends could be returned and if the rate of payment proved to be too low, more could be collected from the members.

About this time in insurance history, some enterprising promoter saw a chance to reap a personal profit by the furnishing of capital to a corporation which by its fundamental theory needed no capital and this at a very handsome return to the capitalist.

It can be readily seen that as the policyholders pay all losses and expenses just as the taxpayers of any municipality pay all expenses of government, furnished capital for insurance is no more needed than was the privately capitalized tax collector of ancient Rome. Premiums for insurance must pay all losses and all expenses or the company is a failure and soon retires from business. In many other businesses capital is vitally necessary in order to build factories, purchase machinery and raw material or to purchase merchandise to resell, or to buy land to cultivate, or mine, etc., but in insurance no wealth is produced or developed as insurance only collects premiums from the many to make good the losses of a few.

There has been competition and rivalry between mutual and non-mutual insurance carriers from the very beginnings of insurance in America, but to date it appears that the mutual system is more popular than the non-

mutual system with the majority of insurance buyers in the United States. To-day mutual companies have more policyholders than all other carriers, stock, reciprocal, Lloyd's, and State Funds. In life insurance the mutuals are far ahead of their stock company competitors; in casualty insurance the mutuals have shown enormous strides in the past five years and in fire insurance the mutuals are slowly but steadily educating the property owners of America to the many advantages to be derived from their plan of operation. The first fire insurance company in the World was a mutual, and the first fire insurance company in America was a mutual established in 1752 by Benjamin Franklin and is to-day the strongest fire company doing business.

Mutual fire insurance companies are exponents of the policy of "slow but sure" and mutual companies once organized rarely give up their charters or retire from business. A few years ago Honorable Charles H. Nesbit, who was at that time Commissioner of Insurance at Washington, D. C., made a study of the stability of mutual fire insurance. He found that "1550 stock fire insurance companies have started business in the United States; 1300 or 84 per cent. of this total have either failed, retired, or reinsured, leaving 16 per cent. remaining. 2900 mutual fire companies have been organized and 2200 of these are doing business to-day or 76 per cent. of all mutuals organized."

"In other words, 76 per cent. of all mutuals have survived in comparison with 16 per cent. of the stock companies. These figures which were made some time ago, would seem to indicate that the mutual companies in some way, so commend themselves to policyholders that in spite of competition and opposition, they persist. The mutual company not only furnishes insurance at a lower rate, but is a more stable institution."

Investigation of records of State Insurance Department Reports, has brought forth the fact that no mutual fire company which has built up a surplus of \$200,000 has ever failed, retired or reinsured, although stock companies by the score with a surplus of \$200,000 during part of their lives at least, have given up the ghost.

After all is said and done, the first consideration of the property owner is, "Will I be reimbursed in event of loss?" The second consideration is, "How much will such insurance cost?" Competitors of mutual companies readily admit that mutuals can and do reduce the cost to policyholders, but to put the mutuals in bad light by subtle suggestions that in times of stress the mutuals are not as reliable as stock companies. Let the reader judge by the following facts. In the great Boston fire of 1872, 22 out of 30 Massachusetts non-mutual fire insurance companies failed, paying 41c on the dollar. Only one of those thirty companies is in business to-day. Four out of 34 mutual companies discontinued, three of these paying 100c on the dollar, one 75c on the dollar. 24 of the 34 mutuals are still in business.

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In the great Baltimore fire of 1904, 5 Baltimore non-mutual fire insurance companies failed, paying on an average 64c on the dollar. Only one mutual company retired and it paid the full 100c on the dollar.

In the great San Francisco fire of 1906, over 100 non-mutual fire insurance companies discontinued, paying all the way from 5c to 60c on the dollar. Every mutual company paid its loss in full and not one of the mutuals failed.

Including the Chelsea fire of 1908 and the Salem fire of 1914, every mutual company but one paid its losses 100c on the dollar, while in the above five conflagrations 130 non-mutual fire insurance companies discounted claims, paying from 5c to 60c on the dollar.

In an address by Alfred L. Harty, ex-President of the National Association of Insurance Commissioners, at Louisville, Kentucky, he had the following to say about Mutual Insurance:

Mutual Insurance of both life and property interests is so well established as a wise and beneficial form of insurance that I hardly think it is worth while to make any special comment upon this branch of insurance, except to say that it has proven so beneficial throughout the entire country, both to the companies and to the insured, that nothing should or will impede its progress as a principle of insurance."

The Insurance Department of the State of New York is known as being very conservative and in the 1925 report of that department just published, Honorable James A. Beha, Superintendent, says: "Most of the large stock life insurance companies of this State have reorganized and become mutual companies. Fire insurance on the mutual plan has also proven itself sound and a great number of companies writing fire insurance on this plan have been admitted to transact business in this State. Workmen's Compensation insurance on the mutual plan has also been a demonstrated success. Since the latter companies have been permitted to organize, viz., since July 1, 1914, no companies of this kind have failed to pay their policy obligations in full and many of them are showing a remarkable growth with dividend distributions, resulting in a lower cost to policyholders."

In answer to the requests for information by the insuring public, which is to-day turning more toward mutual insurance, such companies can proudly reply that mutual insurance does reduce the cost but more than that mutual insurance regardless of cost is the safest insurance. Mutual insurance will pay the claim in the policyholder's hour of trouble, notwithstanding epidemic, catastrophe or conflagration. L. S. Purmort.

Aged in the Wood.

Sandy MacWhirter, suffering from a painfully swollen tongue, called on his physician.

The medicine man, after a careful examination and a deal of delicate work with the tweezers, removed some twenty small splinters from the injured member. When he had finished the job and reduced the swelling so that Sandy could speak intelligibly, the doctor asked:

"Where and how, Sandy, did you collect all that wood?"

"Och," said Sandy sadly, "I drappit a drink on the floor!"

The Public Pays and Pays.

Long ago it was ruled by the courts that the business of insurance is not interstate, and therefore not a Federal concern. Hence, insurance finds itself pulled this way and that, in matters of taxation, by the varying judgments of the legislatures of forty-eight sovereign and self-sufficient states, each separately actuated, with Congress joining in on behalf of the District of Columbia and the territories. Slave of many jealous masters, insurance must strive to please all of them all of the time, and that, it will be conceded, is sedom an easy task. Indeed if the facts of insurance taxation in all its complexities were shown to a disinterested observer he probably would be astounded. He would be at a loss to understand how in thunder it is that insurance companies escape total bewilderment in the sheer clerical work involved in meeting all the demands upon them. That there is order and not chaos speaks something for the management of American insurance.

The lawgiver as a rule is a stranger to the basic theory of underwriting. Never have his talents been exercised in discovering the origin and ownership and final disposition of the funds entrusted to a risk-bearer. These accumulations appear to him as an unattached pile of golden dollars and so he appropriates. He finds it very easy, very simple, very "painless" extraction. With the suggestion that there may be a limit, actual as well as economically safe, to the supply, he is impatient. Moses, tapping with his staff the rock in the wilderness, did so with no more confidence than does the legislator of to-day who seeks to drain, with his bill, the institution of insurance of more revenue, and more and more. What he overlooks, of course, is the truth that, unlike the rock which yielded up so richly, the well-spring of insurance does have a clearly discernible bottom, and one soon reached. It is only the exceptional legislator who sees that it runs no deeper than the pocket of the public.

Why the pocket of the public? Simply because the public pays every dollar of taxes imposed upon insurance companies. To some extent this must be true of the tax burden shouldered by every corporate enterprise, but it is especially the case with insurance. Let it be said again, therefore—is it the hundred-thousandth time?—that although responsibility for the payment of the long roll of taxes devolves upon the companies, they necessarily charge it to the expense of doing business. And who pays the levy? It is an academic question. Any school boy presiding over his first lemonade stand can answer it. He knows that it is the purchaser who pays the "freight," and in the business of insurance the purchaser, the ultimate consumer, is the policyholder. Somewhere in the premium which every assured pays for his protection, there is tucked away the cost of writing and issuing it, including the heavy item of taxes. That this should be so is not only natural; it is eternally necessary as a matter of self-preservation.

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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GREEN & MORRISON—Michigan State Agents

August 2nd, 1909

August 2nd, 1925

16 YEARS

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Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg..

Grand Rapids, Michigan

WOMAN'S WORLD

Do You Know the Secrets of the Business?

Written for the Tradesman.

We are supposing it is your husband's business. Do you really know anything about it? If he is a merchant, can you tell what are his sales, how large are his expenditures, what is his net income? Is he on Easy Street or is he finding it hard to meet his bills? Has the business increased and prospered during the last five years, or has it stood still or gone back?

If you can't answer these questions, then there is a much larger question for you to answer, which is, Why can't you?

We are assuming that your husband is not a bootlegger nor a dope dispenser nor a swindler, but an honest man conducting some clean enterprise. A scoundrel will wish to keep his wife in ignorance of his doings, unless she is his accessory. But it is natural for the man who is square to want to tell his wife all the ins and outs of his affairs.

So if you are not receiving your husband's business confidences, you must learn why. Before deciding that he is at fault in the matter, find out whether or not you are the one who is to blame.

There are certain types of women who are not likely to be trusted with business secrets. First of all there is the woman who talks too much, who is a born disseminator of news of every kind, market and financial as well as club and social. Let her get hold of some interesting item regarding her husband's store, we will say—something he would prefer should not be made public. She can't keep it and straightway lets her intimate friends in on it. Soon everybody knows it.

The wife of a business man ought to know when to keep still. Especially is this true if she has acquaintance and social relations with customers or with the women folks of competitors. A thoughtless word may occasion the loss of valuable patronage and no end of bitter feeling.

The woman who "sets her tongue running and goes off and leaves it," causes distrust of her judgment, and so cheapens herself in general estimation. No man wants always to be cautioning his wife, "Now don't breathe a word of this to anyone!" Perhaps cautioning would do no good. He wisely decides to keep everything to himself and take no chances. No wife can expect to be her husband's business confidante unless she can be trusted with a secret.

Then there is the type of woman who in her thought and in her talk detaches herself, as it were, from her husband's business. From her point of view it always is his, never in any sense hers or theirs. One of this type, while she may be a highbrow as to other subjects, is apt to be stupid about everything commercial. Very likely she never has taken the trouble to learn the simplest, most elementary things about business. If her husband

should try to tell her anything at all involved, she would listen with a yawn and change the subject at the first opportunity.

There are even those who believe that entire ignorance of business is an added charm of femininity. A babyish dependence and lack of all practical knowledge on the part of a girl doubtless has an appeal for some men. But this same ignorance if continued after marriage will surely seal a husband's lips regarding all his affairs.

For spontaneous and earnest conversation, there must be a common ground of understanding and interest. A painter cannot speak freely about his pictures to a person who has no appreciation of art. A musician has little to say about melody to those who care nothing for music. A business man will not talk about his business to a wife who prides herself on not being able to make head nor tail of what he is saying.

Every wife should go into business with her husband, so to speak. This does not necessarily imply her working in the establishment, nor putting her money into it, if she happens to have money of her own; but it does mean that she should feel a real interest in what he is doing, and learn about it so as to be able to listen intelligently to what he may have to say. Before long she will become psychologically ready for his confidences, and will be likely to receive them.

The wife who is nervous, fearful, always thinking of dreadful things that may happen, usually is kept in ignorance, because her husband does not want to increase her anxiety. If matters go wrong in any way, he becomes more secretive. This makes a bad situation because it is in times of stress that a man most needs his wife's co-operation.

Now if you, dear reader, are not of any one of the foregoing types; if you do not talk too much, if you are neither nervous nor apprehensive; if the ignorance and detachment complex does not at all apply to your case; if you always have taken a sincere interest in your husband's affairs and have been an attentive and intelligent listener whenever he felt disposed to talk—and still you are kept in the dark as to his more important concerns, then what should you do?

Be honest with yourself and consider whether you have been wise and economical in the use of money. Have you scrupulously kept your outlays within limits agreed upon, or have you made a practice of spending all you could get hold of, and then bringing on all kinds of reasons why you must have more right away?

Have you been square with your husband? Or have you thought that if you could work him for a larger amount of cash than you needed, the surplus was your legitimate plunder? And in self-defense has he come to feel that if he can put you off with fifty dollars when you ask for a hundred, then he has fifty to the good? Have you two failed to get to pulling together and doing good team work in financial things? Has an antagonism come to exist, a feeling that in

money matters your interests are diametrically opposed?

If your husband should let you know that he has gotten a few hundred or a few thousand ahead, not absolutely required in the business, are you one who couldn't rest nor let him rest until every penny of it is spent? Would you just have to have some good rugs, a nice fur coat, or a new car at once? Or are you one who always is egging him on to go into some get-rich-quick scheme which his more prudent soul has no faith in?

How about your folks? Do you have a bunch of relatives, near and dear to you but ne'er-do-wells in a money way, and have they been hangers-on to your thrifty and energetic husband?

Or are you one that always is wanting that things shall be done differently? Do you offer snap-shot suggestions just as fast as you can talk, without knowing or even thinking whether one of them can be acted upon? Or—and this is rather supposing that your good man has not been altogether successful—have you been critical, and have you rubbed it in that one of your old admirers or the husband of one of your friends is making more money than your husband is making?

What has been said explains the why in nearly all the cases where men of integrity and good character are keeping from their wives business matters that wives ought to know about. Even good men are not always blameless for their reticence. But most of them so much enjoy pouring out the whole story of their difficulties, trials and triumphs, that where one fails to do this, the fault usually lies with the wife.

Such being the case, even at the sacrifice of a little pride, it is very much worth her while to try to make correction.

The consequences hardly can fail to be serious when an intelligent woman is kept in ignorance of her husband's affairs. So often the mere laying before her of some proposed measure or project will clear his mind. Obstacles may disappear. Impractical or damaging features will be likely to show for what they are. And anyway, so much of a man's life is in his occupation, that in their business talks together—full and free confidences on his part, sympathetic understanding and intelligent interest on hers—there should center a large share of the happiness that is the right of every congenially married pair.

Ella M. Rogers.

Use Red Georgette in Underwear.

A novelty that is now being shown in underwear lines for women here is a set fashioned of American Beauty red georgette crepe. Nightgowns and chemises of this material are offered in plain designs with tiny pleats, as well as trimmed with delicate black lace. Makers of fancy underthings, according to a bulletin sent out last week by the United Underwear League of America, are still busy with the holiday trade, which is making a heavy demand for all types of lacy undergarments. Chiffon and georgette articles are particularly popular for the Christmas trade.

"Liberty and Law Go Hand in Hand."

Eaton Rapids, Nov. 24—I agree with the above statement which is the title of an article in your paper of Nov. 11, written by Old Timer.

I agree that when the laws are not enforced guaranteeing free speech and the right of peaceful assembly that we are losing our right to liberty, as has been done in scores of places where Klan members have been attacked and in some instances murdered when holding meetings on their own property.

Why has the Klan not as much moral or legal right to ask the protection of our laws as the Knights of Columbus, the Masons, Odd Fellows or any other lawful order?

Members of the K. K. K. have all taken an oath to support the Constitution of the U. S. and of the state in which they reside and to comply with all laws, to preserve the rights and privileges of free speech, free press and free public schools; to shield the sanctity of the home and the chastity of pure womanhood. The Klan does not take the law into their own hands, as Old Timer intimates, but does gather the evidence that the duly constituted officers may better enforce the same.

Why does Old Timer call them un-American?

Is it because they are all Protestants?

If so, why does he not call members of the K. C. un-American because they are all Catholics; or members of the Jewish Society un-American because they are all Jews?

Does he call them un-American because they are native born or white or have to believe in the tenets of the Christian religion or why?

Perhaps it is because they insist in casting their ballot for the cleanest candidate regardless of political party.

Perhaps it is because they keep their identity secret. I would like to ask Old Timer if that is illegal or un-American? The early followers of Christ met nightly in secret and did not disclose their identity. The Masons in Italy at the present time have to keep their identity secret. Why?

Did you ever know of the Klan disturbing a meeting of the Knights of Columbus or any gathering?

Old Timer refers to the Klan as intolerant. Who do you call intolerant, the party attacked who are obeying the law or the mob?

Who preaches intolerance where they have the majority? Let me refer to a statement taken from the *Osservatore Romano*, the official newspaper of the Vatican, printed in Rome, Italy, which is as follows:

"Why may not intolerance be permitted in religion? We believe that, for men of sincere faith intolerance is a duty in harmony with the thought of Saint Dominic when he fought error and would have saved the erring among the Albigenses."

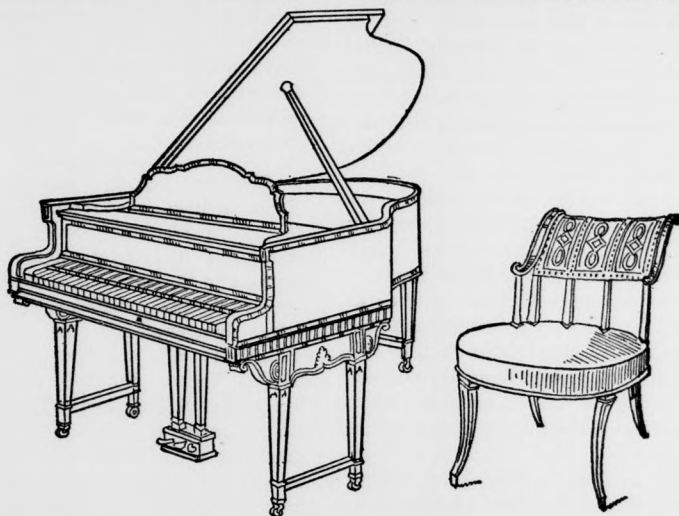
History tells us that the Albigenses were massacred—men, women and children—by St. Dominic.

Recent elections show that the Protestants are gaining over the wet element. In Detroit they lost one Mayor by a small margin but won 4 out of 5 aldermen they were supporting. In Indianapolis they carried everything. They won in Indiana, Ohio, New York and several other states outside of the large cities.

I like to see a person given a square deal, regardless of his race or religion. A Catholic or Jew has as much right to his religion as a Protestant; but when the Catholics with 17 per cent of the population, through their organization are able to control over 75 per cent of the public offices of the U. S., it is time for Protestants to organize. We sure must give the Catholics credit of accomplishing this while we Protestants slept.

I am a Mason and a Baptist and am a believer in fair play for all.

C. P. Springer.



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Reproducing Piano

*Y*OU 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:

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40 Stores. There's a Grinnell Store Near You

DRY GOODS

Michigan Retail Dry Goods Association.
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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.

Don't Worry About the House-To-House Canvasser.

Do not worry about the door to door canvasser, make him worry about you—is the advice of J. D. Veator, progressive manager of the hosiery departments of the Shepard Stores, Boston, who during the past year through direct mail copy, has proved to his store executives that the "door bell" canvassers' efforts are not likely to affect the hosiery sales of his department, regardless of the views of other hosiery men on this subject.

"Why antagonize these people with propaganda that will give them further arguments to use in the nature of 'You see what the hosiery merchants are doing these days? Yes, Madame, here's an advertisement cautioning you against salesmen of my type. Why? Simply because they realize they cannot give you the value in hosiery that my house can. Their overhead is 1,000 per cent. higher than ours, therefore, it is utterly impossible for them to sell this grade of hosiery at the price we offer to our trade.' This is just one of the many arguments the house to house canvasser offers," declared this live wire buyer who is giving the itinerant peddler an effective dose of medicine every three months or so.

At the time of his appointment as manager of the hosiery department in this progressive store about eighteen months ago, merchants in general agreed that the door bell hosiery salesman was making considerable progress and affecting their business.

Mr. Veator studied the problem and decided direct mail was the one solution to bring new customers into the Shepard hosiery department.

After circularizing thousands of the store customers in an offer of \$100 for the most appropriate title or name to be adopted for the special medium weight hosiery retailing at \$1.50 per pair, the contest judges selected the name "Shepardless."

More than 20,000 of the store's patrons participated in this contest, and aside from a general newspaper announcement of the contest results, they were again circularized and thanked for their efforts to establish a permanent name for the well known hosiery which the Shepard stores were going to carry in all the late fall shades. Enclosed with this circular there was an attractive color card of the newest shades to be carried in this and other high grade lines at the Shepard stores.

In all sections of Massachusetts the color cards have proven effective. Hundreds of young women and men and older matrons have not only bought directly through the color cards, but have personally asked for such cards to give their friends.

Housewives, unable to leave the youngsters, have sent their husbands and sons, and sisters, their brothers, to the Shepard hosiery department with instructions to buy stockings in the colors designated.

Merchants as far West as Denver, who learned of Mr. Veator's success, have enquired regarding the manufacturer of these color cards, with a view to adopting similar methods to bolster up their hosiery trade.

Another reason for the unusual success in this hosiery department is the fact that Manager Veator, after months of research work through customers, discovered just what they desired in price, quality, etc., and then proceeded to select three or four lines to meet these requirements, and concentrated his efforts and that of his sales force on such type of hosiery and no other.

The mending and dyeing service established at cost to the customers has created much good will and increased sales in no small measure.

In a section of the Shepard stores, far from the hosiery department, can be found the irregulars, which Manager Veator claims have won many customers for his regular department. Unlike a number of such department stores, the sale of "seconds" is conducted so far away from the regulars that it has little or no effect on the high grade hosiery business.

Opinion on Instalment Sales.

Expressions of opinion regarding the spread of instalment sales, a study of which is being made by the National Retail Dry Goods Association, are beginning to reach that organization. An executive of one of the worsted mills tells of a letter he sent. In this he says: "There is no doubt in the writer's mind that at the present time this manner of making sales has become so general and represents such an enormous amount that it constitutes a positive menace. I believe that the present situation in this regard is uneconomic and unsound. It is only justified, I believe, in the purchase of a necessity such as a home. In this case, when the full amount has been paid, the buyer has a tangible asset of considerable value or, quite often, of additional value. But when this mode of buying extends to purchases which are for pleasure only, it seems entirely wrong." Making an additional oral comment, this executive added that when a business depression materializes it will be the more severe because of the "mortgaging of their future" by so many people.

Deliveries of Novelties Behind.

Although there is a gradual improvement in the production situation as it has been affected by the shortage of water power in the South, deliveries of certain cotton novelty fabrics are still running well behind. In some cases these shipments are from four to six weeks late. The working week is gradually lengthening as a result of the growing amount of water available and a number of mills that had for some time been held to three days a week are now up to four and one-half

days. Production of the weaving plants is now averaging about 70 per cent. normal. This has necessitated working overtime of the spinning plants by some of the mills that make their own yarns, the spinning machinery being run to 9:30 or 10 p. m. Stocks of heavy staple cottons are very low, but deliveries of these goods are also improving as the mills' working schedules increase.

Children's Spring Lines Ready.

Spring lines of children's clothing are now in readiness for the Southern resort season. Prints again play a big part in the showing of young children's clothes. Sateens, finer and softer than ever, are also shown this season, as well as fine corded materials, linens, dimities, very lightweight balbriggans and rayons. Rayon fabrics made especially for the children's dress trade are of a soft, light texture and in designs that make them look like real silk. Among the novelties offered for the new season are two-piece outfits of balbriggan with turtleneck blouses and "kick pleats" in front. Hand-embroidered collars and cuffs are extensively used in dresses for young children. Suits for little boys under six show that Oliver Twist models continue in favor.

Orders For Men's Shirts.

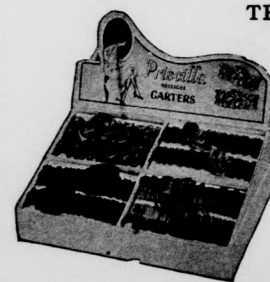
A fairly active demand for men's shirts to cover the holiday needs of retailers is a feature of the activity in the men's shirt trade. For one thing, it is agreed that the call for silk shirts continues to show a marked improve-

ment over last year and both the cutters and the shirting manufacturers have done unexpectedly well in this end of the business. Novelties generally hold their own in practically all shirts, with the collar attached and to match models in much favor. Broadcloths continue to figure well as far as volume goes. Buying for Spring has been restricted and it will be after the holidays before any real business is placed on the books for that season.

For Quality, Price and Style

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A Business Building Service
For Merchants
Wayland Michigan

RETAIL MERCHANTS

When in Grand Rapids, or better yet, make it a point to come to Grand Rapids and select HOLIDAY MERCHANDISE from carefully selected stocks. You will find just the things you are looking for, for your Holiday Trade.

Perfumes	Ribbons
Boxed Stationery	Towels
Xmas Cards	Toys and Dolls
Xmas Cords	Toilet Sets
Handkerchiefs	Leather Goods
Garters	Rubber Aprons
Suspenders	Stamped Goods
Etc., Etc.	

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

SUCCESSFUL SALESMAN.

Y. Berg, Traveling Representative for H. Leonard & Sons.

Y. Berg was born in Sappemeer, Province of Gronigen, 62 years ago. He recalls with thankful heart the day when he arrived in Grand Rapids, Nov. 21, 1883, and six days later entered the employ of H. Leonard & Sons, then at 16 Monroe avenue. He has enjoyed the blessing of continued health and ability to do sturdy work for forty-two years. He started from the bottom and is now a stockholder in the new organization.

Mr. Berg was married Feb. 26, 1887, to Miss Cornelia S. De Langen, who was born in the same town in the Netherlands where he first saw the light of day. The family reside in their own home at 447 Graham street. Mrs. Berg followed him to this country three years after he came to America and the marriage was performed in the old Spring Street Christian Reformed church. They have five living children—three sons and two daughters—one son having died at the age of 5 years. They also have six grandchildren. Their youngest son, Ralph, is connected with H. Leonard & Sons as traveling salesman, covering the trade of Southern Michigan and Northern Indiana.

Mr. Berg has held the positions of either deacon or elder in the Spring Street and Franklin Street Christian Reformed churches for twenty-two years. They hope, D. V., to celebrate their fortieth wedding anniversary, Feb. 26, 1927, and then make a trip to the Netherlands to visit their family and friends. Mrs. Berg has three brothers living in various parts of Holland.

Mr. Berg owns up to one hobby, which is bass fishing. He attributes his success to his mother's care and the Lord's prayer. He is widely noted for his close attention to business and always undertakes to satisfy his customers and his house.

That Living the World Owes You—A Talk To the Young Clerk. Written for the Tradesman.

The world owes you a living, you say.

Most livings, however, don't come without solicitation. If you want that living, you've got to collect it.

You want to collect a living. More than that, you want to collect a pretty good living; you look forward to a day of greater things. That is right.

More than that, by all the laws of probability the greater things you long for will ultimately be yours—when you go after them right.

The first essential is to size up this entire proposition of getting a living, and making it a better living.

And first, get out of your head the idea that things will be different when you are independent.

No man is independent.

You aren't; you serve your employer, the man who finds your wages. Your employer, in turn, serves the public, depends on the public for his wages. More than that, there are spells when

he isn't as certain of his wages as you are of yours. The big manufacturer, who looks perfectly independent, riding around in his limousine, depends upon the people who buy his wares for his prosperity; a new invention, a heavy spell of hard times, an international cataclysm, may relegate his independence to the scrap heap.

Humanity is in the natural order of things dependent upon its fellow-humanity. No man can ever be so entirely independent that he can afford to disregard all other men. The men above you may do business on a larger scale than you do; but the same principles apply in their case as in yours. From a clerk you may advance to the ownership of a store, to manufacturing on a large scale, to a wider range of endeavor; but always you will be dependent on your fellow men, just as you now are dependent on your employer.

Remember this, when you are collecting your living.

In making collections, the prime es-

is what you may be worth to other employers. Your ultimate value—your largest possible value—is what you can in the long run make yourself worth to the world in general.

What is your value to the man who employs you now?

Your value isn't measurable by the time you put in. Three dollars a day, more or less, is merely an approximation.

The day you put in may be worth all of twenty dollars, and it may not be worth twenty cents.

Your problem is to find out what your best day is worth; then to make every day worth as much as your best day—and then to collect your value.

In what does your value consist?

It consists in the profits you make for the man who employs you.

Are you a profit-maker?

If you are not, you haven't any business holding that job.

If you are a profit-maker—how much in profits do you make for the man who hires you?

heat, light, taxes and a lot of other things eat into that margin.

Find out how much profit you make for the store in a week. Learn to a cent just who you are worth now. Know positively that that represents the highest possible value that can be put on you. Take time to realize this fact.

Then realize, too, that if you ever want to command a higher price, you must be worth more; that to be worth more, you must make yourself worth more; that a first essential is to sell more and more and more of profit-making goods.

You will find yourself taking account of the principles of salesmanship. Knowing what you must do, it will come easier and more natural to learn how to do it—and to do it. Get a grip on yourself, your present capabilities, your prospects of development—and then develop with all your heart and soul.

The world owes you a living? Yes. But you must collect it. What you collect depends on your value. It is no harder to collect a big account than a small account, provided it is justly due.

Make the account due you a big one.
Victor Lauriston.

New Patterns in Blanket Lines.

All wool, part wool and all cotton blanket lines for 1926 were opened last week by the American Woollen Company at lower prices than those of last year. All wool blankets having 4 and 5 inch vari-colored plaids on a white ground are priced from \$5.50 to \$10. The all-wool line began last year at \$7.50. The part wool and part cotton blankets range in price from \$3.15 to \$7.50. A feature of the low end of the line is the new ombre patterns in double woven all cotton blankets, ranging in price from \$2.25 to \$2.75. These blankets, which are designed to fit in with the vogue for rayon bedspreads, stress ombre stripes and plaids in four-color combinations on a taupe ground. The colors are blue, rose, helix and brown. Ombre polka dots are also shown in these colors. These cotton blankets have a particularly effective finish. They are offered in sizes 66 by 80, 66 by 82 and 72 by 84, with the all wool and part wool blankets confined to the 66 by 80 and 70 by 80.

Retail Collections Gaining.

Not only do consumer payments of merchandise obligations appear to be better here at present, as a whole, than has been the case for some time, but charge purchases in stores granting this privilege have been expanding steadily of late. Commenting on the situation, a well-known local retail credit man said that collections with his concern have been unusually good this month. If they continue as at present for the remainder of the year, he said, 1926 will be entered with a smaller percentage of outstandings than was on the books at the end of 1924. As to purchases on accounts, the credit man said that not only were they gaining, but that the number of applicants for new accounts was very satisfactory.



Y. Berg and Family.

essential is to know exactly what is coming to you.

Do you know what is coming to you?

"Twenty dollars a week," you say (The actual sum may be more; it possibly is less.)

That isn't what's coming to you. That's merely the sum which your employer has, experimentally, fixed as your value to him.

You may be worth more, in which event it is up to you to collect more. You may be worth less, in which event you will probably gravitate to the scrap heap.

It's up to you, for your own sake, to find out your actual value. Before you can collect, you must know what you are worth, and be sure in your own mind that you are worth the sum you are going after.

Many a promising and hopeful chap has asked \$5 a week more and received a jolt.

Your value is just what you're worth to the man who employs you now—no more, no less. Your prospective value

That is something worth knowing. When you know it—when you have the figures in definite dollars and cents—you have a clearer idea of your value and your possibilities than you could ever get from the amount of time you put in.

Then why not find out?

For the salesman in a retail store, or on the road, profit-making isn't merely the making of sales. It is the selling of the sort of goods which carry an honest margin. Any man can give goods away. It takes a salesman to sell them at a profit.

Just for the fun of it—yes, and for the practical value of it—start to keep tab of your sales. And, more than that, keep a record of your profits. You won't have time, perhaps, to jot down every item; but you will have time to make up approximate totals.

Remember, too, in your reckoning of profits, that the difference between wholesale price and retail price isn't all profit—that store premises, rent,

RETAIL GROCER

Retail Grocers and General Merchants Association.

President—C. G. Christensen.
Vice-President—Orla Bailey, Lansing.
Secretary—Paul Gezon, Wyoming Park.
Treasurer—F. H. Albrecht, Detroit.

Why More Canned Goods Are Not Sold.

The reason canned foods are not sold in the quantities they should be is because so little is known about them. Canned foods are not technical; just plain A B C's. Anyone can know canned foods.

Supply and demand makes price—nothing else. Just remember whatever is scarce is high in price. High price does not necessarily mean that they are better. You, Mr. Retailer, and your clerks must know first the requirements of your particular trade, as to qualities, then know exactly what you are selling.

Every one of you has two to eight clerks. Your clerks are your sales force, but do you use them as salesmen? You do not. Think back when you have (if ever) had a meeting of them and cut cans and decided what to push the sale of.

If it is decided to push canned foods the average store owner has a clerk make a few stereotype pyramids of canned items, sticks up a few signs maybe and then waits for the customer's orders. All the canned food drives are worth nothing until you, Mr. Store Owner, sit down and do some thinking.

We are all salesmen. You, everyone on you, were at one time a clerk. Because you were a good clerk on sales you became head clerk. Then you sold someone the idea to back you and started your own store. Then you had to make good and probably worked hard to build up a trade and make good. You now though are busy three-quarters of your time doing other things and leave the selling to your clerks.

Did you ever hear of a group of salesmen with a big house with no sales manager or director? That is what you are doing.

Wake up and get that business on canned goods. You can have it if you will go after it, and until you do you never will get it.

On your business day cut cans and display them attractively. Show the unusual item.

Show black cherries in a dish so that the beautiful color syrup shows. Same with Oregon plums and apple sauce. Forget peas, corn and tomatoes. What is there different about them from ordinary?

When you, Mr. Retailer, wake up to the fact that your clerks can be salesmen—when you show them the way—half your job is done.

Think it over. You see twenty to thirty jobbing salesmen each day. Ten minutes with each means four hours out of your eight hours. Incidentally the very best hours. Another hour a day on accounts no doubt, leaving about two hours only selling, or call it producing.

You all have too many wholesale accounts. One wholesale house is all you need. Make your wholesale house see to it that you buy your goods right.

If you were buying from one house your account would then be a very worth while one to the wholesaler, whereas now buying from seven to ten houses it means nothing.

Stop trying to match your wits against the thirty salesmen. It cannot be done. No one man can do it successfully. Give your confidence to some one big house and then buy when they tell you. You will hit it eight out of ten times and be way ahead of the game. And you will be free then to sell and direct your clerks, who are your salesmen, how to sell canned foods or anything else.

Thomas Balfe.

Seventy-seven Years a Grocer.

William Green, Portland, Me., aged eighty-eight, has just completed seventy-seven consecutive years of service in grocery stores. This long period is a record in Maine for any business man uninterruptedly in the same kind of business. At the age of eleven he worked in L. O. Reynold's store on Congress street, at the head of Green street, now Forest avenue. He went to the store early in the morning, then to school, back in the store at noon, then to school and back to the store late in the afternoon. Vacations found him rapidly gaining experience as a grocery clerk. He was senior member of the firm of Green & Barrett, 131 Danforth street, when he locked the door finally ten days ago, the store and land having been sold. He has been active in his work, having been at the store by 7:30 a. m., and closing at 6 p. m.

Bread.

Though we usually think of bread as being made from grains—wheat, rye, corn, etc.—it was nevertheless in times past sometimes made from roots, fruit, and the bark of trees. The word bread comes from the old word bray, meaning to pound. Food which, in the making, was pounded, was said to be brayed, later changed to bread. The word dough is an old one, meaning originally "to moisten." In olden times, this dough was immediately baked in hot ashes—a hard lump of bread being the result. Accidentally it was learned that if the dough were allowed to ferment before baking, it would, when mixed with more dough swell and become porous. Thus comes the inherent meaning of our word loaf, which comes from the old word lifan, meaning "to raise up," or "to lift up."

Growth of Baking.

The magnitude of the baking industry of to-day is pictured in an illustrated booklet issued by Spencer Trask & Co. The booklet calls attention to the fact that during the last decade the value of bakery products has more than doubled. The increase noted has been from \$500,000,000 in 1914 to well over \$1,000,000,000 at the present time. This total includes \$628,256,785 worth of bread and rolls, \$209,594,960 worth of biscuits, crackers and cookies, \$191,151,359 worth of cakes and doughnuts and \$78,359,839 worth of pastry and pie.

We need a ten-year Congressional holiday.

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

FOR PROFIT AND HEALTH

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

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



FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE

MEAT DEALER

The Lamb Feeding Situation.

Reduced lamb and sheep feeding for market, both in the corn belt and the Western feeding areas, this coming winter, compared to last, is indicated by the shipments of feeding stock through stock yards market into the former and by special reports covering the latter, according to a report by the Bureau of Agriculture. Reported increases in direct in-shipments of feeders, not bought at markets, and increased feeding of native lambs may offset, to some extent, decreased in-shipments from markets, but will hardly bring the total corn belt feeding up to last year's number. Market shipments of feeding stock into the corn-belt states from July 1 to November 1 were about 250,000 head less than last year, while reported shipments from twelve leading markets to all states were over 300,000 less for the same period. Reports from Colorado indicate that the number to be fed in that state this Winter will be at least 10 per cent smaller than last Winter. Larger decreases than this are indicated for Northern Colorado and the Arkansas Valley, but these are offset by increases in other areas in the state. Wyoming and Montana will probably feed as many as or more than last year. Considerably increased feeding is indicated in the Scott's Bluff area of Nebraska, but no increase for the state as a whole. The situation in Utah and Idaho is uncertain. While feed supplies are much more abundant and prices for them lower than last year, the prevailing high prices and reported scarcity of feeding lambs may result in decreased feeding. Feeding lamb prices since July this year have been the highest for this period since the war. During most of this time, feeding lambs have outsold fat lambs. The corn belt demand for feeders has been very insistent, and doubtless many more would have been taken at near prevailing prices if they had been forthcoming. Total receipts of sheep and lambs at 12 leading markets during the four months, July to October, were about 300,000 less than last year. This decrease was due to smaller supplies of Western stock, since the supplies of natives were larger than last year. During the three months, July to September, shipments to market of native sheep and lambs were nearly 150,000 larger than last year, while market shipments of Westerns were over 500,000 smaller. This decrease in Western shipments was probably due to a somewhat smaller Western lamb crop and also to the keen demand and high prices for ewe lambs and breeding ewes of all ages in the West, which reduced the marketings of these. During the three months, July to September, this year, the slaughter of ewes was the smallest for the period in the last four years and the receipts of Western ewes at Chicago the smallest in the last three years.

Consumers Now Demand Lighter Cuts of Meat.

Agricultural investigators who are responsible for the planning of beef

cattle experimental work are turning their attention and energy quite largely to problems concerning the fattening of young cattle, either calves or yearlings, in an effort to ascertain the most satisfactory methods of producing beef from cattle of these ages. The great mass of feeding trials conducted with beef cattle during the last quarter century has been with reference to older cattle—steers 2½ years of age at the time they went on feed and in some cases 3½ years of age.

This is as it should be, says the United States Department of Agriculture, in encouraging the experimental work with the younger class of beef cattle. The beef-cattle industry is going through a marked change at the present time, largely because of the changing taste of the consuming public, which is now demanding lighter cuts of meat. Already this demand has resulted in many retail markets handling only light carcasses of beef, such as those of yearling cattle.

While formerly the demand for heavy cattle seemed to be almost unlimited the reverse is true to-day. Packers say that 15 to 20 per cent. of the total receipts of beef cattle is ample to take care of the call for heavy carcasses, whereas the remainder is for cattle weighing from 700 to 1,000 pounds on foot, or carcasses weighing from 400 to 600 pounds. This means that the demand to-day is quite largely for cattle under 2 years of age.

Some little experimental work has been done with cattle of different ages. The results to date show that calves placed in the feed lot at weaning time and continued therein until finished for market make from 50 to 75 per cent. more gain from the same feed than do more mature steers, especially those that are from 2 to 4 years of age. This change is due to the fact that part of the gain in light cattle is growth of non-edible parts, whereas most of the gains in heavy steers is meat. Feeder yearlings, 18 months old weighing from 500 to 700 pounds, have been found to be relatively efficient as compared to older cattle, although not in a class with the calves from the standpoint of economy of gain.

One Who Knows.

Mutual insurance in relation to the older lines of insurance has been an unquestioned success. Most of the large stock life insurance companies of this state have reorganized and become mutual companies. Fire insurance on the mutual plan has also proven itself sound, and a great number of companies writing fire insurance on this plan have been admitted to transact business in this State. Workmen's compensation insurance on the mutual plan has also been a demonstrated success. Since the latter companies have been permitted to organize, viz., since July 1, 1914, no companies of this kind have failed to pay their policy obligations in full, and many of them are showing a remarkable growth with dividend distributions, resulting in a lower cost to the policyholders.—Report of the Superintendent of Insurance of New York.

This is the Season for

Florida Grape Fruit
Iceberg Head Lettuce,
California Navel Oranges,
Cranberries, Emperor Grapes,
Mixed Nuts, Bulk Dates, Figs, Etc.

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.

HEKMAN'S

*At Every Meal
Eat
HEKMAN'S
Crackers and
Cookie-Cakes*

Delicious cookie-cakes and crisp appetizing crackers—There is a Hekman food-confection for every meal and for every taste.



Hekman Biscuit Co.
Grand Rapids, Mich.

HARDWARE

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

Christmas Suggestions For the Hardware Dealer.

Written for the Tradesman.

The hardware dealer will find it advantageous to cater to the growing demand for practical gifts, in connection with the coming Christmas season. The tendency in recent years, at least with the average Christmas giver, is in the direction of so-called "useful" gifts, and away from the fancy lines where no real practical value is involved.

This means that the hardware dealer will have the opportunity to push not merely cutlery, silverware, etc., which combine the ornamental values with the practical, but food-choppers, electric irons, toasters, tools, etc. In fact, there are relatively few lines in the hardware stock that do not possess some Christmas slant.

One of the drawbacks in connection with the sale of some of these staple hardware lines is the absence of Christmassy packages or trimmings. A hardware dealer overcame the objection by wrapping the goods in holly-decorated crepe paper. He featured among other lines, an electric iron. The irons as they came from the manufacturer were done up in plain cardboard cartons. Some customers objected to the plainness of the package. The dealer purchased a few rolls of holly-decorated crepe paper. He wrapped the boxes with the crepe paper and tied them with narrow red ribbon. This made a wonderful difference in the appearance of the package, and the clerks in showing the goods to customers were able to feature the suitability of the package as a selling point. Such lines as food-choppers, skates, etc., can be wrapped in the same way. The packages can be displayed in the windows and inside the store and add to the Christmassy appearance of things.

The Christmas bazaar idea which originated in the large city departmental stores has been followed on a lesser scale by a great many retail hardware firms during recent years. A bazaar arrangement takes up considerable space, of course, and owing to lack of space it would be impracticable in many hardware stores. But where it can be utilized it is very effective.

A bazaar is mainly for the purpose of showing miscellaneous articles at a popular price. It is meant to be a popular center where customers can congregate and examine an array of popular-priced goods. Some hardware firms having a usually unoccupied or partly occupied second floor, customarily used as a stock room, have found it worth while to clean this out and fit it up as a bazaar. Occasionally this is made a "Toyland" feature to attract the children and becomes a rendezvous for children as well as adults.

If you hold a bazaar or introduce a "Toyland" feature, be sure to advertise it well. Put up signs all over the store, "See Our Christmas Bazaar on

the Second Floor," and so on. Take a good-sized panel in your newspaper advertisement for your "Bazaar Bargains." Occasional days use your entire advertising space. Or make it a 50 cent day in the bazaar, or have a 25 cent booth. Or—well, ring in the changes every day or two about the bazaar. You will find it draws trade, even on the second floor; and it can be made to help you clean out countless odds and ends that might remain on your hands in the regular department.

Neat price tickets are valuable at any time, but doubly so during the Christmas gift-purchasing season. At this season of the year in every town and city there are many people who are looking around for suitable gifts. Many of these people do not like to ask questions, hate to bother the clerk when they have nothing definite in mind, and yet would appreciate real help in solving the gift problem.

Very often the prospective customer who does not ask questions will think that the unticketed article is high in price, when as a matter of fact it is just about the price she is prepared to pay.

For your Christmas lines, get cards measuring about 1½ by 3 inches, bearing the inscription "A Merry Christmas" or "Christmas Greetings" surrounded by a holly border. The blank spaces on the greeting cards, usually used for the name of the individual, can be used to mark or stamp the price of the article on sale. The seasonable cards add to the appearance of the goods on display, and enhance the Christmas suggestion.

If you prefer home-made cards with lettering in the Christmas colors, red and green, on white cardboard, can be used for pricing goods.

Quite often a few minor changes in the lighting arrangements at this dark season of the year will produce good results. Thus the installation of two show case lamps made a great difference last year in the display efficiency of a silent salesman used by one hardware dealer to show silverware and cutlery. A very neat display of high-class goods was arranged in the silent salesman, but the goods did not seem to show up to advantage. The dealer decided that more light was needed, and he had two show case lamps installed. The cost was not large, and the effect was very beneficial. The goods were shown up to splendid advantage and customers were enabled to see at a glance a splendidly arranged, glittering display of Christmas goods. Without the show case lights the goods looked very common, but when the light was turned on the effect was entirely different. Goods in the rear of the case were shown up almost as well as those near the front. In showing goods, especially cutlery, cut glass, silverware, brass and copper, pearl-handled goods, etc., an abundance of light brings out the fine finish. Well-lighted stores, with bright show windows and resplendent silent salesmen, have a strong pulling power in dark December.

During the Christmas rush when proprietors and salesmen are working

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

New
or
Used

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

for store
or
office

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

hard to push the sale of the better-class Christmas lines, there is sometimes a tendency to overlook a certain class of customer—the man or woman, boy or girl, with a limited purse. Customers of this kind are numerous. They would as a rule like to spend more but they haven't the money to spend. Merchants and salespeople should not overlook them. Try to fill their wants as promptly and courteously as you would the wants of your wealthier customers. There are many articles in the hardware stock—articles from 25 cents to \$2—which can be sold as Christmas gifts. Do not imagine for a moment that all your prospective customers are looking for high priced gifts that glitter. Many customers are looking for essentially practical gifts at a moderate cost, the more moderate the better.

Where the business possibilities justify the outlay, it is often worth while to put out a booklet featuring holiday goods. One hardware firm in a city of 16,000 people put out a 16 page booklet in which the Christmas lines were well illustrated, described and priced. Not merely were the showy gift lines played up, but the gift possibilities of hardware staples were also stressed. The introduction on the first page read

"It is with great pleasure that we hand you this copy of Smith's Holiday Herald. It has been compiled with the idea of helping you to solve the question of 'What to Give' and we trust it will fulfill its purpose.

"Even if Santa Claus had helped us buy the holiday goods we are showing our store couldn't have been made to look more like a corner of his great Christmas gift shop. There are gifts for boys and gifts for girls; and we haven't forgotten that fathers and mothers are just boys and girls grown up and that they like things in their stockings too."

It will pay right now, before the holiday rush sets in, to see that your salespeople are thoroughly posted in regard to gift lines, so that they will be in a position to make intelligent suggestions to all classes of customers alike in regard to price and in regard to suitability to various individuals. Selling is a great deal easier and much time and effort is saved where the salesman has the gift possibilities of the hardware store at his fingers-ends.

Victor Lauriston.

The Lesson of Faith.

It is night, I am being whirled through space in a parlor car at something like fifty miles an hour. The car is brilliantly lighted. Outside all is black.

Across the aisle a boy of tender years up on his mother's lap, and the mother, with that light in her eyes which only mother-love can inspire, is patting his curly head. They do not think of danger. We have faith in the engineer. He is a competent man, or he wouldn't be in charge of this train with its several hundred human lives. He knows his engine, knows all the possible things that could happen, and is alert to avoid them. So we, knowing his hand is on the throttle, take it easy and think of things far removed from railway wrecks.

It seems to me that there is a lesson

in this for you and for me—the lesson of Faith. It is not given to us to see very deep into the future. For my part, I don't want to know what is going to happen to me next week or next year. I am satisfied to keep plugging along—doing my little job from day to day as best I can—and trusting my fate to the Great Engineer whose hand is on the throttle of your life and mine and the lives of countless other thousands.

The business man who has faith is not very likely to go wrong. He is going to steer his ship of commerce through the troubled waters of misfortune, perhaps even adversity, with a serenity born of the consciousness that nothing can harm him permanently so long as he sees clearly and acts

wisely. There will be many hands eager to retard his progress. Slander will raise its ugly head from many little by-ways along his path. Ill health may come; the loss of loved ones; the crippling of his finances; the striking down of his most cherished hopes; and yet—

And yet the man who has Faith—who believes that right is right and will triumph: who sticks to his principles and ideals though the thunder of misunderstanding crash above him and the lightning of malice blind him now and then—that man will win all that is worth while in life. We who were on that train in the night had faith in the engineer, and we arrived at our destinations safely. We who are all travelers on the greater and

longer journey toward Eternity must have faith in the Great Engineer. We must know that, if we do our part, we shall arrive at the end of the road with shining eyes and happy hearts.

Charles Kane.

A man's first duty is to be a worthy, willing part of the creative process. He must think first of his own inner life. He must build his own soul, with the knowledge that the more perfectly he can represent the Spirit of the Universe, the vaster will be the scope of his Success and the higher will be the quality of his Happiness.

If it's an ugly baby the women folks will say: "Well, his father can't deny that baby."

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

A. R. WALKER CANDY CORPORATION
(Jwosso, Michigan)

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Muskegon, Dec. 1.—For several years past—at least five—it has been my good fortune to receive at the hands of my good friend, Edward R. Swett, of the Hotel Occidental, Muskegon, an invitation to partake of a Thanksgiving dinner at the Shack. Mr. Swett's palatial summer home at Lake Harbor, and 1925 has been no exception, the command reading: "Why not come home for your Thanksgiving?" I might add that I have accepted every one of this series of five.

And a good, old-fashioned Thanksgiving dinner it was too. A 17 pound turkey, with the usual trimmings, and every other adornment and auxiliary which go with the day, accompanied it to the music of the radio and the reports on various foot ball games from ocean to ocean.

At the Occidental was the following offering to the guests of that establishment:

Salted Almonds
Cream of Asparagus
Consomme Princess, au Tasse
Celery Hearts Ripe and Queen Olives
Crabmeat a la Lorenzo
pommes de terre Shoestring
Thanksgiving Punch
Roast Michigan Turkey, Oyster Dressing,
Cranberry Sauce
Roast Watertown Goose with Apple Sauce
Barbecued Pig Pork, with Fried Apples
Glazed Sweet Potatoes
Snow Drift Potatoes
Mashed Hubbard Squash
Cauliflower, Hollandaise Sauce
Waldorf Salad
New England Plum Pudding, Lemon Sauce
Hot Mince Pie
Old Fashioned Pumpkin Pie
Fruit Custard with Whipped Cream
Pound Cake
York State Cheese
Beverages
Wafers

The fact that the words "choice of" did not appear on the menu reminds me that my propaganda against this custom has borne fruit. Only a very few hotels in Michigan now limit selections from their bills.

Many friends of Ernest Nier, Manager of the Rowe Hotel, Grand Rapids, have been much worried over reports of his serious illness. At this writing I have it on authority that he has been removed from the hospital with every promise of a prompt recovery.

Also I have learned that W. J. Chittenden, resident manager of the Book-Cadillac, Detroit, met with an accident wherein one of his arms was seriously injured. Favorable reports in his case have also been received.

Two weeks ago I took occasion to say a few words on the subject of the relationship between employer and employee in hotel service, and I notice that Mr. Dudley, president of the United Hotels Co., took occasion, last week at a meeting of his managers to voice the sentiment that a "thoughtful consideration for the employees' material, moral and spiritual welfare and a willingness to receive and analyze their complaints often adds much to their happiness and efficiency."

This is a self-evident truth, if ever there was one: yet there are many hotel managers and proprietors and especially many "straw-bosses" in hotels who seem to be totally unaware of the fact.

It is but one evidence that the idea is being constantly ignored by many people, due to thoughtlessness in many cases, and a state of mind or temperament in many others.

The value of courtesy in hotel operation cannot be overestimated, whether practiced between employer, employee or guest. Courtesy costs nothing and it pays big dividends.

This is an often thrashed out subject, but the human being is still human and memories are often treacherous, but no harm is done by referring to the subject occasionally.

The question of posting hotel laws is also another topic much discussed,

overlooked in many instances, but of vital importance to every hotel man. It is allowable to become alarmed over possible legislation adverse to hotels but there is one law on the statutes of Michigan, ignored in most instances, which is of material interest to every operator, and that is prescribed posting of the liability law.

The hotel man is required to post notices advising the guest that the hotel has a safe—fire proof—in which valuables may be placed for safe keeping. The significant point is that these notices "must be posted in conspicuous places" within the hotel, not in obscure places, where few will have an opportunity to see them. Many hotels have posted such notices, but not one in ten has done so in "conspicuous" places. Many a damage suit has hinged solely on this word.

Where shall the notices be posted in order to live up to the requirements of that significant word? The lobby, somewhere on the front office desk, in every parlor, toilet and any other public room—ten different places in all. Posting in guest rooms is all right, especially in conjunction with posting the room rates, but don't forget the ten "conspicuous" places.

J. T. Townsend, Manager of Hotel Whitcomb, St. Joseph, on assuming the position of president of the Chamber of Commerce, in his city, made this statement which ought to be of more than passing interest to Michigan hotel men, especially to resort operators:

"The next two or three years will see a Western Michigan boom such as that which has swept over Florida. It behooves us to get ready for that event. Indications of the approaching boom are everywhere. There is no lake shore property for sale now and the building of the proposed new shore highway from the State line will give tourists wonderful access to Michigan."

Mr. Townsend pointed out that more than \$100,000,000 was spent in Michigan in 1924 by tourists, according to Government figures. "The tourist business," he continued, "is our largest industry, with no invested capital. It is here for us to take. Many people do not grasp its significance. By a little reasoning it is obvious that we are benefitted—our own jewelry, clothing and shoe merchants—as well as many others. The tourist puts more money into circulation and more money flows into production channels."

Much undeveloped resort property has been changing hands in Michigan during the past three or four months, and it certainly does look as though a boom is a possibility. Also there have been various changes in commercial hotel ownerships.

Connie Collings, who operated the old Peplow House, at Deckerville, in the Thumb, for some time prior to its destruction by fire last year, is now in possession of the Elaine, at Lapeer. The Elaine is a good property in a live town, but was considerably the worse for wear. Mr. Collins has improved it in many ways—the approach by putting in a new front in the lobby, painting the building outside and in, and making the dining room as well as all sleeping rooms more attractive and comfortable. Excellent meals are served here at popular prices.

Mrs. Myrtle Lindsey runs the Hotel Lindsey, at Imlay City, and she knows exactly how to please her guests. She goes on the theory that it is better to retain old customers than it is to be constantly expending effort in securing new ones. Hence studying the needs of present customers is the hobby of this most efficient woman. Her twenty room hotel is a home in every sense of the word and her guests are her "boys," as she calls them. Here we find real home cooking. The day we were there she had chicken pie, like mother "tried" to make, and her pastry—well, she can have a certified testimonial at any time. In addition to all



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof
Rooms

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

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

The HOTEL PHELPS

Greenville, Michigan

Reasonable Rates for Rooms.

Dining Room a la carte.

GEO. H. WEYDIG, Lessee.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

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

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

The Pantlind Hotel

The center of Social and
Business Activities.

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

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



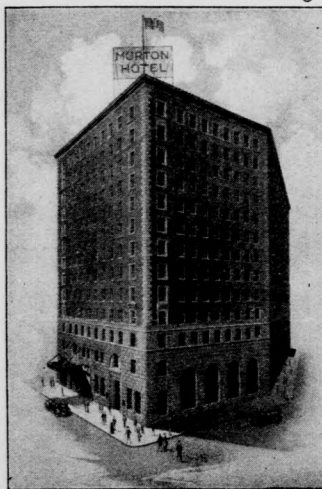
Morton Hotel

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

400 Rooms—400 Baths

Menus in English

WILLIAM C. TAGGART
Manager.



that, she is an intelligent hostess and realizes, as I have before stated, that old customers are retained by very little effort and new ones must be either taken away from your competitor or gathered from the ways and byways.

Here is a new scheme by which a hotel in one of the convention cities was defrauded by lack of good business judgment. The place was crowded during a large convention.

At the adjournment a Mr. Smith—we will say—representing a Chicago manufacturing concern, notified the cashier of the hotel where he was stopping that he was going to leave by a certain train in about three hours.

A short time later the crook in the story goes to the telegraph office in the hotel and wires the Chicago firm to wire him \$300, signing Mr. Smith's name to the message. He then loiters about the telegraph office until a reply to his wire arrives. When it does come the telegraph clerk does not hesitate to give the wire to the crook, believing him to be Mr. Smith, the money being telegraphed by the manufacturing concern under the impression that they are wiring their own representative. The money is supposed to be obtained by the crook through identification by the telegraph operator. In the meantime the real Mr. Smith has left the city by train.

In a similar attempt the firm telegraphed the money to the bank, with instruction to require investigation, but in several other instances this was not done.

The writer has received several complaints from hotel men in various points of Michigan, giving information of invasions by crooks, and asking what can be done about it. At present there is little comfort to be offered, but the Michigan Hotel Association is making a preliminary investigation into the affairs of the Inter-State Hotel Protector Association, which proposes to establish a detective agency to look after this class of undesirables. If it looks feasible something will probably be done to allay this trouble in the near future.

In the meantime please remember that as winter approaches the skipper and bad-check artist come up for air, and it is just as wise to look out for them. My advice is not to cash a personal check for anyone and to use a bank's caution in handling any other class of paper.

Better be safe than sorry.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 1—Drummond Island seems to be the Mecca for hunters. About 1,000 deer hunters from various parts of the State, many from Detroit, have occupied the Island since the season opened and as high as fifty buck were taken away in a single day. It is reported that many does are also killed and left in the woods, so that many poor sportsmen are also on the job killing anything that looks like a deer. Then if they find it is not a buck they let it lie and try again. This is the deplorable part of the hunt. If only the guilty parties could be punished, it would mean plenty of deer for years to come. As it is, a closed season would be advisable.

Jacob Schoop, the well-known meat merchant at De Tour, has one of the best kept markets in that part of Cloverland. While it is not large, it is stocked with the best of meats, provisions, fruits and light groceries and it would be hard to find a more tempting assortment. Mr. Schoop has been in business only a little more than a year and is to be congratulated on the success he has made of his venture.

The Home Bakery, on Ashmun street, has closed for the winter. Mrs. Alice Seiwel, the proprietress, has left for Dallas, Texas, where she will spend the winter with relatives. She expects

to return in the spring and re-open the bakery.

The Kreetan Mill, at Johns Wood, closed down last Wednesday for the winter and will run no camps during the winter, as heretofore. This will mean less activities on Drummond Island, as there will be only five families left at Johns Wood until next summer. The postoffice and pool room will keep open in charge of Ellis Mosher. The Kreetans have their own wireless, also a radio station, so those who are housed in that lonely part of the world will be able to enjoy the radio, which means so much to those who would otherwise not be able to know what is going on in the world about them.

The fall scenery is very beautiful. Don't drive too fast. You are liable to damage some of it.

Joseph B. Andary has purchased the Sterling clothing stock, on Ashmun street, from his father, J. M. Andary, and will continue the business on his own account. Joseph has had several years' experience in the business. He has a central location and should make a success of the new venture.

Thanksgiving day was ideal here and many good old fashioned turkey dinners were enjoyed. H. E. Fletcher, Cashier of the Sault Savings Bank, entertained five families for dinner at his summer cottage on the banks of the river, near Brimley. The men enjoyed a rabbit hunt in the forenoon and the afternoon was spent playing games and dancing. In the evening a large bonfire was built on the beach, where a hot game of horse shoe was played by the men, while the ladies and children played games. This is what the old timers say was an exceptional opportunity at this time of the year. It did not start to snow until late at night, so the party had no difficulty in getting back to the city. It was a day long to be remembered and it may be many years before we get such nice weather on Thanksgiving again.

The new Colonial theater was opened to the public last week and J. M. Andary, the proprietor, has every reason to feel proud of the new venture, as it is one of the best appointed movie houses in the city. While not the largest, it is up-to-date, all leather seats, large aisles and perfect ventilation, lobbies and attractive decorations. This gives the Soo three good movie houses.

George Shields, the well-known grocer at Algonquin, left last week for Chicago on a combined business and pleasure trip.

It is foolish to go around knocking people with the hope that you will be mistaken for opportunity.

W. McGuire, one of De Tour's hustling merchants, was a business visitor here last week ordering winter supplies. He reports a very satisfactory summer business and expects a good winter also, as there is considerable work mapped out by the Derocher plant, also the coal docks will do repairing, which will keep them busy during the winter.

William G. Tapert.

Novelty Sets For Children.

Manufactures and importers of popular priced jewelry are devoting a greater attention to the production of goods for children this season, and retailers are said to show considerable interest in the merchandise being offered. One of these "kiddie sets" seen yesterday in the offices of a New York importing house comprised a necklace and bracelet outfit of colored glass or imitation pearl. Another was a handbag set comprising beaded or mesh bags. These sets are priced to retail at from 25 cents to \$1. The goods are packed in individual holiday boxes on which nursery characters are depicted in colors.

How Much Do You Owe?

Written for the Tradesman.

Every merchant should know approximately every day his assets and liabilities, so that adjustments may be made when necessary and not be delayed until the annual inventory reveals mistakes in buying or wrong methods of retailing, handling credit business and payment of invoices.

How much do I owe? is a pertinent question for every one. We should first seek to know what we owe before we think of what others owe us. That the world owes any one a living depends on the attitude of that person to the world. The world owes no man a living until he has earned it. On the contrary, every one owes the world much before he can begin to pay the debt.

Every man owes the world honest, efficient, diligent service. When such service is rendered there will be no question about his receiving his compensation. A faithful performance of duties brings not only material compensation but rewards. Those rewards are not only confidence and respect from others, but satisfaction, increased efficiency, growth, achievement.

No work can be exactly balanced by wages. He who tries to perform only what he considers his obligation is quite apt to fail to render full equivalent for the stated pay. No one can expect promotion or increased compensation before his work shows that he is worth more—deserves more. Over and over again we discover men who are only putting in the required number of hours at their work. Slackers are not a strong enough word to describe them. They are dishonest, thieves, sneaks. They are not men. As my father used sometimes to say of one, "He is the shape of a man."

Early in life and frequently as the years go by every one should take an inventory of his or her obligations to family, friends, associates and the world. What do I owe? is the first question for all. E. E. Whitney.

Dr. Copeland Lauds Canners.

Dr. Royal S. Copeland, United States Senator and former Health Commissioner of New York, speaking of canners says: "The commercial canners have done wonderful things for the human race. They have placed at our disposal the fruits, vegetables, flesh and fish of all the countries of the world. Not only have they given us the advantages of excellent goods, but they prepare them in such sanitary and scientific manner that the most fastidious may eat them without question."

Demand For Handkerchiefs.

A very active demand for handkerchiefs is reported by manufacturers and dealers. The retailers have already begun to do a good business in this item for the holidays, and consumer handkerchief buying from now to Christmas is expected to be about the best on record. Novelty boxed sets containing from three to a dozen handkerchiefs are featured, as are also the handkerchiefs with dolls. Fancy embroidered merchandise dominates, with colored goods outselling whites by a considerable margin.

The Durant Hotel

Flint's New Million and Half Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the United Hotels Company

HARRY R. PRICE, Manager

HOTEL HERMITAGE

European

Room and Bath \$1.50 & \$2

JOHN MORAN, Mgr.

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.

OCCIDENTAL HOTEL

FIRE PROOF CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.

Muskegon

Michigan

HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms All Modern Conveniences

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

HOTEL KERNS

Largest Hotel in Lansing

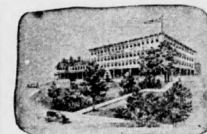
300 Rooms With or Without Bath Popular Priced Cafeteria in Connection Rates \$1.50 up

E. S. RICHARDSON, Proprietor

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 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.

DRUGS

Eating At the Soda Fountain.

It will pay us to do everything we can to encourage eating at the fountain.

"It's that three times a day habit," explains an old time dispenser, meaning that when they can find something attractive to eat at the soda counter, they are more likely to form the habit of coming in several times a day.

"Men like to nibble," declares another. "In the afternoon I feature such things as crullers, ginger cakes and wafers. A customer can nibble on a couple of these with a glass of milk or a glass of soda without spoiling his dinner."

This "nibbling" idea shows genuine thought.

Stop and consider it a moment.

Don't you like to nibble?

On this principle we supply two or three salted wafers with a cup of hot beef broth, or several sweet crackers with a cup of cocoa.

These wafers or crackers are very far from constituting a meal, or even a lunch, yet certainly they add to the drinks and will increase sales. Such points are worth studying.

Take such things as crullers and cookies. Perhaps you can find an "auntie" who bakes them in a manner that most people do not.

Or maybe you can find a professional baker more accomplished than others. These people do exist. Not infrequently they have a local reputation of a high order, yet are not known in other sections of their own town. Why not find such a notable baker? You can do it. You will then have something for sale that people will talk about and advertise for you. You need not announce where you get your supply.

"Where do you get these doughnuts, Doc?" asked a competitor of a druggist one day.

"Oh, we compound 'em."

The other laughed, but he would pay well to learn where "Doc" does get those doughnuts, just the same.

Of a good flaky doughnut or cruller, by the way, we can make quite a feature. It fits in nicely with sweet milk, buttermilk, soda water, fruit juices, coffee, and as a Hallowe'en novelty we can couple it with sweet cider.

In serving a cruller sundae, we place the cruller flat on a small serving dish and insert a ladle of ice cream. The customer eats the ice cream with a spoon and nibbles at the cruller as he goes along. In the same way we can fill a cruller with jelly, with jam, or with marmalade. These crullers must be flaky. The "doughy" kind won't answer. The cruller is useful because plenty of people like them with every meal and between meals.

On one occasion I was invited by a wealthy merchant to drop into an unpretentious place, and he explained his liking for the establishment.

"I come in here every afternoon," said he, "for a cup of hot chocolate, which I find mildly stimulating. It breaks the afternoon grind. But this dispenser also supplies with each cup

a bit of smoked sausage which I like very much and which I cannot find elsewhere."

In this manner we may serve with various drinks, hot or cold, a long list of appetizers.

Potato chips.
Salted peanuts.
Sweet pickles
Olives.
Nut meats.
Wafers of all kinds.
Small slices of toast.
Toast cubes
Cheese biscuit.
Cheese cubes.
Bits of sausage.
Bits of fish.

The idea here is to supply something which may be picked up with the fingers, just a bite or two of something which serves to give the appetite a fillip. Simple things will often do it to a nicety—potato chips, for instance. Most people will fall for them heavily, so to speak. The salted peanut is a prime favorite. Ladies like little sweet pickles. Exploration of this field may lead to notable results. Years ago I knew a dispenser who imported a certain dried fish from one of the Baltic countries, I think. With a hot drink you got a segment of this fish and you always came back for more. What this fish was, the dispenser was not advertising. He retired from business a very rich man. No doubt plenty of people knew what species of fish he was serving, but the general public did not, and it was one of many novelties that paid him well.

They always do.

Personally I am convinced that having food on sale at the fountain is the best way to boost hot soda. The statement of a dispenser in a small town throws a high light upon this theme.

Says he: "I was persuaded some years ago to put in hot soda, told that I ought to have it if they called for it. I had it, but they didn't call for it in any great numbers. Then I put in sandwiches and went after them. Now I have a nice luncheonette business. Hot soda sells better with something to eat, at least in my town."

His experiences are merely his own experiences, but you can see his point. We want to see hot soda successful everywhere. Any helpful suggestions are worth studying. A cup of coffee is not a lunch in itself, a sandwich is a trifle dry by itself. But put them together and you have a nice lunch.

Nightcap Lunch

Cup of Cocoa, 10 cents.

Cream Cheese and Chopped Walnut Sandwich, 15 cents.

The above is a placard noticed in a home neighborhood drug store. Every few nights the druggist hangs up a new sign, with a suggestion as to a drink and a sandwich. He has a rectangular marble counter with stools, and is gradually getting the people of the neighborhood to drop in for what he calls a "nightcap lunch." Young folks who have been dancing, old folks who have been to the picture show, men who have been bowling, roomers of the vicinity, and just plain cigar store loafers on their way home—all

these join to form his clientele. A bit of light lunch is not a bad thing before retiring. Thousands go in for it at any rate. This dispenser has given his advertising an attractive little twist.

Throughout this article on "Eating at the Fountain" there has been mentioned nothing requiring the services of a professional cook at the soda counter. Toast may be made on an electric toaster. The great American sandwich, a most popular institution, may be made up cold in numerous varieties. It is the natural ally of the hot soda department. With a list of hot drinks and a list of sandwiches, the dispenser is well fortified. By thus featuring the luncheonette value of hot soda, I think we can make substantial progress year after year.

Wm. S. Adkins.

Hot Soda For Cold Weather.

Twenty years ago the automobile was a seasonal means of transportation. For a few months in the summer it was used to take uncertain journeys into the country. Many of the machines in use at that time were not provided with tops, and motorists were exposed to the elements. But now the automobile is used throughout the year, and on rainy or sunshiny days.

The development of the soda fountain has closely paralleled the growth of the automobile. A score of years ago the selling of soda was a seasonal venture. Fountains were mostly in drug stores and were operated but a few months during the summer. But as the public became habituated to eating ice cream, and as fountains introduced more extensive luncheonette services, the seasonal aspect of the soda business largely disappeared. Of course, it is true that more ice cream and soda is consumed during the warm weather, yet it is also true that more and more people are eating ice cream during cold weather. One of the largest ice cream manufacturers in the country told us recently that his winter production is 60 per cent. of the summer output. Such condition would have been thought impossible twenty years ago. There is no question but that the consumption of ice cream and soda during the winter is increasing. The eating habits of people are changing and ice cream is becoming an all-year food.

The extension of the luncheonette has also greatly added to the development of the fountain business. Hot soups, warm meat dishes and hot coffee and chocolate have made the fountain a popular place in winter. I is not so many years ago that nearly all office and factory workers carried their lunches. Not so to-day. As a matter of fact, the average stenographer would be ashamed to be seen carrying her lunch to business. This change in the habits of the public has brought increased business to the fountain.

Now the fountain business is a year proposition. People eat and drink during every season, and fountains to be successful must adapt their service to the season. If customers want hot beef tea, roast beef sandwiches and coffee, then it is up to fountain men to

serve these things. Tastes vary according to the season and fountain men should vary their methods of getting the business.

Soda Fountain Fakes Banned.

Proprietors of soda fountains may no longer attach the label "Crushed Fruit" to fruit from which the juice has been squeezed or use similar designations unless the name is immediately followed by an equally conspicuous declaration that the juice has been extracted, the U. S. Department of Agriculture has ruled. The ruling also states that when sugar and artificial color have been added the fact should be plainly declared on the label.

Information has come to the U. S. Bureau of Chemistry that the product designated "Crushed Fruit" which is shipped to soda fountains is often deprived of a considerable proportion of its juice. The food officials held that the unqualified term "Crushed Fruit" can be applied properly only to crushed whole fruit. The shipment in interstate commerce of food products incorrectly labeled renders them subject to seizure under the Federal Food and Drugs act.

Baking Powder.

Tartaric acid, 1 lb.; cream tartar, 2½ lb.; soda bicarb., 3½ lb.; corn starch, 6 lb.

2. Cream tartar, 3 lb.; bicarbonate soda, 22½ lb.; flour, 1 lb.; corn starch, ½ lb.

3. Cream tartar, 2 lb.; bicarbonate soda, 1 lb.; powdered starch, ¾ lb.

4. Tartaric acid, 1 lb.; bicarbonate soda, 1 lb.; powdered starch, 1¼ lb.

5. Cream tartar, 3 lb.; tartaric acid, 1 lb.; bicarbonate soda, 3 lb.; corn starch, 6 lb.

6. Cream tartar, 3 lb.; soda bicarbonate, 1½ lb.; corn starch, 1½ lb.; tartaric acid, 1 oz.

Hot Chocolate.

Into a two-quart double boiler place a pint of cold water and 8 ounces of good cocoa, stir until the cocoa is thoroughly moistened, then add 2½ pints more water and place on a slow fire and cook for one hour, stirring occasionally. Add the sugar and cook for another hour. Cool and strain through a cheese cloth and add 1 ounce of vanilla extract. The amount of vanilla may be varied to suit taste. To dispense, use 1 ounce of this prepared syrup to a seven-ounce mug and fill with hot milk, topping with whipped cream.

Paint For Warts.

Chrysarobin -----1 dr.
Salicylic Acid -----1 dr.
Alcohol -----2 dr.
Collodion, enough to make -----1 oz.
Dissolve the chrysarobin and salicylic acid in the alcohol and add the collodion.

Celery and Beef.

A fine way to serve this is to bruise some small pieces of fresh celery stalk and place in the mug while mixing a mug of beef tea. Use boiling water, allow the drink to stand a moment, and then pour it into a fresh mug, leaving the bruised celery in the first mug. Season with celery salt.

Where To Begin.

It would seem that the place to begin in working for better sales methods at the soda fountain is not with the dispenser, but with the man who employs him. "Direct the stream toward the base of the flames," is the advice given on the fire extinguisher, and the adoption of this advice might be applied to efforts made to improve soda fountain selling. "Post the rules where the boss can see them," might serve in this connection.

Watch What's Left Over.

The successful operator of a chain of metropolitan soda fountains attributes much of his success to the time he spends watching what's left on the plates. He checks the beverages that come back half consumed and the cakes that are left uneaten. He considers them danger signals and the cause of dissatisfied customers.

Hot Chicken Bouillon.

Buy a good article of chicken bouillon. This is usually served about two ounces to the cup, with sufficient hot water added to fill the cup. Warm the cup and use boiling water. A little cream may be added if desired. Season to taste.

After Shave Lotion.

Menthol ----- 1 dr.
Acid Boric ----- 4 ozs.
Glycerin ----- 4 ozs.
Alcohol ----- 1 pint

Mix. Let stand for a while, and filter. It may be perfumed with a little oil of bay leaves.

Eau De Quinine.

Quinine Sulphate ----- 75 grs.
Tinct. Cantharides ----- 2 ozs.
Tinct. Orris ----- 4 ozs.
Cologne Water ----- 10 ozs.
Water ----- 10 ozs.
Alcohol ----- 8 ozs.
Tincture of Cudbear to color.

Atomizer Liquid For Sick Rooms.

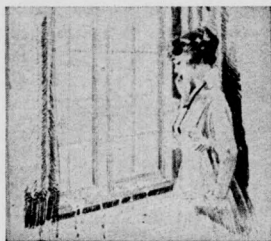
Eucalyptol, 10 p.; oil thyme, 5 p.; oil lemon, 5 p.; oil lavender, 5 p.; spirits (90%) 110 p. Mix. Add teaspoonful of above to a pint of water for evaporation.

Balm.

Camphor, 20 gr.; menthol, 30 gr.; thymol, 10 gr.; boric acid, 15 gr.; white wax, 2 dr.; white petrolatum, q.s., 1 oz.

Have patience with the customer who does not know "really what she wants." Your window displays may be inadequate to show variety of styles and there may be a lack of displays within your store. The fact that the customer entered your store is a compliment, and a challenge to your judgment and salesmanship.

If you know your business as you ought to know it, you know to-day what is good for it as well as you will know to-morrow.



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.

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 ----- 8 50@3 75		Cinchona ----- 02 10	
Boric (Powd.) ----- 15 @ 25		Lavendar Gar'n ----- 85@1 20		Colchicum ----- 01 80	
Boric (Xtal) ----- 15 @ 25		Lemon ----- 3 50@3 75		Cubeb ----- 03 00	
Carbolic ----- 37 @ 43		Linseed, bld. bbl. ----- 01 10		Digitalis ----- 01 80	
Citric ----- 58 @ 70		Linseed, raw. bbl. ----- 01 07		Gentian ----- 01 35	
Muriatic ----- 3 1/2 @ 3		Linseed, bld. less 1 17@1 30		Ginger, D. S. ----- 01 80	
Nitric ----- 9 @ 15		Linseed, ra. less 1 14@1 27		Gualac ----- 02 20	
Oxalic ----- 15 @ 25		Mustard, artifi. ----- 0 50		Gualac, Ammon. ----- 02 00	
Sulphuric ----- 3 1/2 @ 5		Neatsfoot ----- 1 35@1 50		Iodine ----- 0 95	
Tartaric ----- 40 @ 50		Olive, pure ----- 3 75@4 50		Iodine, Colorless ----- 01 50	
Ammonia		Olive, Malaga, yellow ----- 2 75@3 00		Iron, Clo. ----- 01 35	
Water, 26 deg. ----- 10 @ 18		Olive, Malaga, green ----- 2 75@3 00		Kino ----- 01 40	
Water, 18 deg. ----- 09 @ 14		Orange, Sweet ----- 5 00@5 25		Myrrh ----- 02 50	
Water, 14 deg. ----- 5 1/2 @ 12		Origanum, pure ----- 02 50		Nux Vomica ----- 01 55	
Carbonate ----- 20 @ 25		Origanum, com'l ----- 1 00@1 20		Opium ----- 03 50	
Chloride (Gran.) ----- 10 1/2 @ 20		Pennyroyal ----- 4 00@4 25		Opium, Camp. ----- 0 85	
Balsams		Peppermint ----- 24 00@24 25		Opium, Deodora'd ----- 03 50	
Copaiba ----- 80@1 20		Rose, pure ----- 13 50@14 00		Rhubarb ----- 01 70	
Fir (Canada) ----- 2 55@2 80		Rosemary Flows ----- 1 25@1 50		Paints.	
Fir (Oregon) ----- 65@1 00		Sandalwood, E. ----- 10 50@10 75		Lead, red dry ----- 15 1/2 @ 15 1/2	
Peru ----- 3 00@3 25		Sassafras, true ----- 2 00@2 25		Lead, white dry ----- 15 1/2 @ 15 1/2	
Tolu ----- 3 00@3 25		Sassafras, artifi. ----- 90@1 20		Lead, white oil ----- 15 1/2 @ 15 1/2	
Barks		Spearment ----- 17 50@17 75		Ochre, yellow bbl. ----- 2 1/2	
Cassia (ordinary) ----- 25 @ 30		Sperm ----- 1 50@1 75		Ochre, yellow less ----- 3 @ 6	
Cassia (Saigon) ----- 50 @ 60		Tansy ----- 9 00@9 25		Red Venet'n Am. ----- 3 1/2 @ 7	
Sassafras (pw. 50c) ----- 0 55		Tar, USP ----- 50 @ 55		Red Venet'n Eng. ----- 4 @ 8	
Soap Cut (powd.) ----- 30 @ 35		Turpentine, bbl. ----- 01 10		Putty ----- 5 @ 8	
30c ----- 18 @ 25		Turpentine, less ----- 17 @ 1 27		Whiting, bbl. ----- 0 4 1/2	
Berries		Wintergreen, sweet ----- 6 00@6 25		Whiting ----- 5 1/2 @ 10	
Cubeb ----- 01 25		Wintergreen, bbl. ----- 3 00@3 25		L. H. P. Prep. ----- 3 05@3 25	
Juniper ----- 00 @ 20		Wintergreen, art. ----- 75@1 00		Rogers Prep. ----- 3 05@3 25	
Prickly Ash ----- 0 75		Wormwood ----- 8 00@8 25		Miscellaneous	
Extracts		Wormwood ----- 9 00@9 25		Acetanalid ----- 47 @ 55	
Licorice ----- 60 @ 65		Potassium		Alum ----- 08 @ 12	
Licorice powd. ----- 01 00		Bicarbonate ----- 35 @ 40		Alum, powd. and ----- 09 @ 15	
Flowers		Bichromate ----- 15 @ 25		Bismuth, Subnitrate ----- 1 54@1 59	
Arnica ----- 25 @ 30		Bromide ----- 69 @ 85		Borax xtal or ----- 07 @ 13	
Chamomile (Ger.) ----- 30 @ 35		Bromide ----- 54 @ 71		powdered ----- 07 @ 13	
Chamomile Rom. ----- 50 @ 55		Chlorate, gran'd ----- 23 @ 30		Cantharides, po. ----- 1 50@2 00	
Gums		Chlorate, powd. ----- 16 @ 25		Calomel ----- 2 02@2 23	
Acacia, 1st ----- 50 @ 55		or Xtal ----- 16 @ 25		Capsicum, pow'd ----- 45 @ 55	
Acacia, 2nd ----- 45 @ 50		Cyanide ----- 30 @ 35		Carmine ----- 7 00@7 50	
Acacia, Sorts ----- 20 @ 25		Iodide ----- 4 66@4 86		Casia Buds ----- 35 @ 40	
Acacia, Powdered ----- 35 @ 40		Iodine ----- 20 @ 30		Cloves ----- 50 @ 55	
Aloes (Barb Pow) ----- 25 @ 35		Permanganate ----- 20 @ 30		Chalk Prepared ----- 14 @ 16	
Aloes (Cape Pow) ----- 25 @ 35		Prussiate, yellow ----- 65 @ 75		Chloroform ----- 51 @ 60	
Aloes (Soc. Pow.) ----- 65 @ 70		Prussiate, red ----- 01 00		Chloral Hydrate ----- 1 35@1 55	
Asafoetida ----- 50 @ 60		Sulphate ----- 35 @ 40		Cocaine ----- 12 10@12 80	
Pow. ----- 75 @ 100		Roots		Cocoa Butter ----- 50 @ 75	
Camphor ----- 1 05@1 10		Alkanet ----- 30 @ 35		Corks, list, less ----- 40-10%	
Gualac ----- 0 90		Blood, powdered ----- 35 @ 40		Copperas ----- 2 1/2 @ 10	
Gualac, pow'd ----- 01 00		Calamus ----- 35 @ 40		Copperas, Powd. ----- 4 @ 10	
Kino ----- 01 10		Elecampane, pwd ----- 25 @ 30		Corrosive Sublim ----- 1 65@1 85	
Kino, powdered ----- 01 20		Gentian, powd. ----- 20 @ 30		Cream Tartar ----- 31 @ 35	
Myrrh ----- 0 60		Ginger, African, powdered ----- 30 @ 35		Cuttle bone ----- 40 @ 50	
Myrrh, powdered ----- 0 65		Ginger, Jamaica ----- 60 @ 65		Dextrine ----- 6 @ 15	
Opium, powd. ----- 19 65@19 92		powdered ----- 55 @ 60		Dover's Powder ----- 2 50@4 04	
Opium, gran. ----- 19 65@19 92		Goldenseal, pow. ----- 07 50		Emery, All Nos. ----- 10 @ 15	
Shellac ----- 30 @ 10		Ipecac, powd. ----- 3 75@4 00		Emery, Powdered ----- 8 @ 10	
Shellac Bleached ----- 1 00@1 10		Licorice ----- 35 @ 40		Epsom Salts, bbls. ----- 01 25	
Tragacanth, pow. ----- 1 75@2 25		Licorice, powd. ----- 20 @ 30		Epsom Salts, less ----- 3 1/2 @ 10	
Turpentine ----- 0 25		Orris, powdered ----- 30 @ 40		Ergot, powdered ----- 01 25	
Insecticides		Poke, powdered ----- 35 @ 40		Flake, White ----- 15 @ 20	
Arsenic ----- 15 @ 25		Rhubarb, powd. ----- 1 00@1 10		Formaldehyde, lb. ----- 12 @ 20	
Blue Vitriol, bbl. ----- 07 @ 07		Sarsaparilla, Hond. ----- 0 40		Gelatine ----- 85 @ 100	
Blue Vitriol, less ----- 08 @ 15		ground ----- 01 00		Glassware, less ----- 55%	
Bordea. Mix Dry ----- 12 1/2 @ 25		Sarsaparilla Mexican, ground ----- 01 25		Glassware, full case ----- 60%	
Heliole, White ----- 20 @ 30		Squills, powdered ----- 60 @ 70		Glauber Salts, bbl. ----- 02 1/2	
powdered ----- 20 @ 30		Tumeric, powd. ----- 20 @ 25		Glauber Salts less ----- 04 @ 10	
Insect Powder ----- 40 @ 55		Valerian, powd. ----- 0 75		Glue, Brown ----- 21 @ 30	
Lead Arsenate Po. ----- 17 @ 30		Leaves		Glue, Brown Grd ----- 15 @ 20	
Lime and Sulphur ----- 1 @ 22		Buchu ----- 1 35@1 30		Glue, white ----- 27 1/2 @ 35	
Dry ----- 1 @ 22		Buchu, powdered ----- 01 30		Glue, white grd. ----- 25 @ 35	
Paris Green ----- 12 @ 30		Sage, Bulk ----- 25 @ 30		Glycerine ----- 28 @ 48	
Seeds		Sage, 1/4 loose ----- 0 40		Hops ----- 65 @ 75	
Anise ----- 0 35		Sage, powdered ----- 0 35		Iodine ----- 6 45@6 50	
Anise, powdered ----- 35 @ 40		Senna, Alex. ----- 50 @ 75		Iodoform ----- 7 25@7 50	
Bird, Is ----- 13 @ 17		Senna, Tinn. ----- 30 @ 35		Lead Acetate ----- 20 @ 30	
Canary ----- 13 @ 20		Senna, Tinn. pow. ----- 25 @ 35		Mace ----- 01 45	
Caraway, Po. ----- 25 @ 30		Uva Ursi ----- 20 @ 25		Mace, powdered ----- 01 50	
Cardamon ----- 3 60@4 00		Oils		Menthol ----- 14 50@15 00	
Coriander pow. ----- 20 @ 25		Almonds, Bitter, true ----- 7 50@7 15		Morphine ----- 11 18@11 93	
Dill ----- 18 @ 25		Almonds, Bitter, artificial ----- 3 00@3 25		Nux Vomica ----- 0 30	
Fennel ----- 25 @ 40		Almonds, Sweet, true ----- 1 50@1 80		Nux Vomica, pow. ----- 17 @ 25	
Flax ----- 08 @ 15		Almonds, Sweet, imitation ----- 1 00@1 25		Pepper black pow. ----- 35 @ 40	
Flax, ground ----- 08 @ 15		Amber, crude ----- 1 50@1 75		Pepper, White ----- 45 @ 55	
Foenugreek pow. ----- 15 @ 25		Amber, rectified ----- 1 75@2 00		Pitch, Burgundry ----- 10 @ 15	
Hemp ----- 8 @ 15		Anise ----- 1 50@1 75		Quassia ----- 12 @ 15	
Lobelia, powd. ----- 01 25		Bergamont ----- 9 00@9 25		Quinine ----- 72 @ 1 22	
Mustard, yellow ----- 17 @ 25		Cajeput ----- 1 50@1 75		Rochelle Salts ----- 30 @ 35	
Mustard, black ----- 20 @ 25		Cassia ----- 4 75@5 00		Saccharine ----- 0 30	
Poppy ----- 22 @ 25		Castor ----- 1 70@1 75		Salt Peter ----- 11 @ 22	
Quince ----- 1 50@1 75		Cedar Leaf ----- 1 70@1 75		Seidlitz Mixture ----- 30 @ 40	
Rape ----- 15 @ 20		Citronella ----- 1 25@1 50		Soap, green ----- 15 @ 20	
Sabadilla ----- 35 @ 45		Cloves ----- 8 00@8 25		Soap mott cast. ----- 22 1/2 @ 25	
Sunflower ----- 11 1/2 @ 15		Cocanut ----- 35 @ 35		Soap, white castile ----- 01 50	
Worm, American ----- 30 @ 40		Cod Liver ----- 1 90@2 40		less, per bar ----- 01 45	
Worm, Levant ----- 5 00@5 25		Croton ----- 2 00@2 25		Soda Ash ----- 1 @ 10	
Tinctures		Cotton Seed ----- 1 30@1 50		Soda Bicarbonate ----- 3 1/2 @ 10	
Aconite ----- 01 80		Cubeb ----- 7 00@7 25		Soda, Sal ----- 02 1/2 @ 08	
Aloes ----- 01 45		Eigeron ----- 9 00@9 25		Spirits Camphor ----- 01 35	
Arnica ----- 02 40		Eucalyptus ----- 1 25@1 50		Sulphur, roll ----- 3 1/2 @ 10	
Asafoetida ----- 01 35		Hemlock, pure ----- 1 75@2 00		Sulphur, Subl. ----- 04 @ 10	
Belladonna ----- 02 10		Juniper Berries ----- 3 50@3 75		Tamarinds ----- 20 @ 25	
Benzoil ----- 02 10		Juniper Wood ----- 1 50@1 75		Tartar Emetic ----- 70 @ 75	
Benzoil Comp'd ----- 02 65		Lard, extra ----- 1 60@1 80		Turpentine, Ven. ----- 50 @ 75	
Buchu ----- 02 55		Lard, No. 1 ----- 1 40@1 60		Vanilla Ex. pure ----- 1 75@2 25	
Cantharides ----- 02 55				Vanilla Ex. pure ----- 2 50@3 00	
Capsicum ----- 02 20				Zinc Sulphate ----- 06 @ 15	
Catechu ----- 01 75					

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
Black Pepper
White Pepper
Galv. Tubs.

DECLINED

Mushrooms
Dill Pickles
Beef

AMMONIA

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



AXLE GREASE

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

BAKING POWDERS

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

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 4 95
Sliced bacon, medium 3 00
Sliced beef, large ----- 4 50
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter, 10 1/2 oz. 3 25
Peanut butter, 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. 85
3 dz. 15c, dz. 1 25

BREAKFAST FOODS

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

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

Stove

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

Shoe

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

BUTTER COLOR

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

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. ----- 12 5
Paraffine, 6s ----- 14 2
Paraffine, 12s ----- 14 2
Wickling ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.

Apples, 3 lb. Standard 1 50
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 75
Blackberries, No. 10 9 50
Blueberries, No. 2 3 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, sl. ----- 2 60
Pineapple, 2, cru. ----- 2 60
Pineapple, 10 cru. ----- 9 00
Pears, No. 2 ----- 4 00
Pears, No. 2 1/2 ----- 4 25
Plums, No. 2 ----- 2 40
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2, blk 2 90
Raspberries, Red, No. 10 16 00
Raspberries, Black, No. 10 ----- 14 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 1 2 00
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 25
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 3, Star ----- 2 90
Shrimp, 1, wet ----- 1 85
Sardines, 1/4 Oil, K'less 5 00
Sardines, 1/4 Smoked 6 00
Salmon, Warrens, 1/2 2 75
Salmon, Red Alaska 4 10
Salmon, Med. Alaska 3 40
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10 25
Sardines, Im. 1/2, ea. ----- 25
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4, Curtis, doz. 3 20
Tuna, 1/4, Curtis, doz. 3 20
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. sil. 1 55

Beef, 3 1/2 oz. Qua. sil. 1 75
Beef, 5 oz. Qua. sil. 2 25
Beef, No. 1, B'nut, all. 4 60
Beefsteak & Onions, s 3 45
Chili Con Ca., 1s 1 25
Deviled Ham, 1/2 ----- 2 20
Deviled Ham, 1/4 ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby ----- 5 24
Potted Meat, 1/2 Libby ----- 9 24
Potted Meat, 1/2 Qua. ----- 90
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1 ----- 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

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

CATSUP.

B-nut, Small ----- 3 70
Lilly Valley, 14 oz. ----- 3 60
Lilly Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 8 1/2 oz. ----- 1 25
Quaker, 10 1/2 oz. ----- 1 40
Quaker, 14 oz. ----- 1 90
Quaker, Gallon Glass 12 50

CHILI SAUCE

Snider, 16 oz. ----- 2 50
Snider, 8 oz. ----- 3 60
Lilly Valley, 8 oz. ----- 2 10
Lilly Valley, 14 oz. ----- 3 60

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 ----- 28
New York Full Cream ----- 33
Sap Sago ----- 40
Brick ----- 28

CHEWING GUM.

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

CHOCOLATE.

Baker, Caracas, 1/4s ----- 37
Baker, Caracas, 1/2s ----- 25
Hersheys, Premium, 1/4s ----- 36
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/4s ----- 33
Runkle, Premium, 1/2s ----- 36
Vienna Sweet, 1/4s ----- 36

COCOA.

Bunte, 1/4s ----- 43
Bunte, 1/2 lb. ----- 35
Bunte, 1 lb. ----- 35
Droste's Dutch, 1 lb. ----- 50
Droste's Dutch, 1/2 lb. ----- 50
Droste's Dutch, 1/4 lb. ----- 35
Hersheys, 1/4s ----- 36
Hersheys, 1/2s ----- 36
Lowrey, 1/4s ----- 40
Lowrey, 1/2s ----- 40
Lowrey, 1/4s ----- 40
Lowrey, 1/2s ----- 40
Lowrey, 5 lb. cans ----- 31
Runkles, 1/4s ----- 34
Runkles, 1/2s ----- 38
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

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

CLOTHES LINE.

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



COFFEE ROASTED

Bulk
Rio ----- 29
Santos ----- 35
Maracaibo ----- 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, 3 doz. ----- 4 40
Caroline, Tall, 4 doz. 3 80
Caroline, Baby ----- 3 50

EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 85
Quaker, Baby, 3 doz. 4 75
Quaker, Gallon, 1/2 doz. 4 75
Blue Grass, Tall 48 ----- 4 75

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

CIGARS

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

Worden Grocer Co. Brands
Canadian Club ----- 27 50
Master Piece, 50 Tin ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panatella ----- 75 00
Tom Moore Cabinet ----- 95 00
Tom M. Invincible ----- 115 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 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
Specials, 20, per M ----- 75 00

CONFECTIONERY

Stick Candy Pails
Standard ----- 17
Jumbo Wrapped ----- 19
Pure Sugar Sticks 600s 4 20
Big Stick, 20 lb. case 20
Mixed Candy
Kindergarten ----- 18
Leader ----- 16
X. L. O. ----- 13
French Creams ----- 17
Cameo ----- 20
Grocers ----- 13

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges, Pails

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

Hard Goods, Pails

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

Cough Drops Bxs.

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

Package Goods

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

Walnut Fudge ----- 22
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints ----- 31
Silver King Mallowes 1 60
Walnut Sundae, 24, 5c ----- 80
Neapolitan, 24, 5c ----- 80
Yankee Jack, 24, 5c ----- 80
Mich. Sugar Ca., 24, 5c ----- 80
Pal O Mine, 24, 5c ----- 80

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 27 50
Where 1,000 books are
ordered at a time, special-
ly 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 ----- 40

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. F. ----- 20

Peal

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 ----- 08 1/2
60@70, 25 lb. boxes ----- 09 1/2
50@60, 25 lb. boxes ----- 09 1/2
40@50, 25 lb. boxes ----- 09 1/2
30@40, 25 lb. boxes ----- 09 1/2
20@30, 25 lb. boxes ----- 09 1/2

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 ----- 09 1/2
Armours, 2 doz., 8 oz. 1 00
Foulds 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 2 00

Pearl Barley

Chester ----- 4 60
000 ----- 6 56
Barley Grits ----- 5 00

Peas

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

Sage

East India ----- 10

Taploca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 50
Dromedary Instant ----- 7 50

FLAVORING EXTRACTS

JENNINGS' 50 YEARS STANDARD EXTRACTS
Doz. Vanilla ----- 1 75
PURE ----- 2 00
Lemon ----- 2 00
1 75 ----- 1 75
2 00 ----- 2 00
3 60 ----- 3 60
3 50 ----- 3 50
6 00 ----- 6 00

UNITED FLAVOR

Imitation Vanilla
31 ounce, 10 cent, doz. 90
2 ounce, 15 cent, doz. 1 25
8 ounce, 25 cent, doz. 3 00
4 ounce, 30 cent, doz. 3 25
Jiffy Punch
3 doz. Carton ----- 2 25
Assorted flavors.

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.	27
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 bx	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 case	6 45
No. 1 1/2, 36 cans to case	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 case	5 10
No. 1 1/2, 36 cans to case	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 case	3 50
No. 1 1/2, 36 cans to case	3 00
New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41
Half barrels 5c extra	
Molasses in Cans.	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 25



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	40
Pecans, Mammoth	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, 8 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, doz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50@4 75
20 oz. Jar, stuffed doz.	7 00

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

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



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

Polarine	
Iron Barrels.	
Light	62.2
Medium	64.2
Heavy	66.2
Extra heavy	68.2
Transmission Oil	62.2
Pinol, 4 oz. cans, doz.	1 50
Pinol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.3
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	
Medium Sour	
Barrel, 1600 count	18 50
Half bbls., 800 count	10 00
50 gallon kegs	5 00
Sweet Small	
30 gallon, 3000	50 00
5 gallon, 500	10 00
Dill Pickles.	
800 Size, 15 gal.	11 00
PIPES.	
Cob, 3 doz. in bx. 1 00@1 20	
PLAYING CARDS	
Battle Axe, er doz.	2 75
Blue Ribbon	4 60
Bicycle	4 75
POTASH	
Babbitt's 2 doz.	2 75
FRESH MEATS	
Beef.	
Top Steers & Heif.	@18
Good Steers & H'f.	15@17
Med. Steers & H'f.	13 1/2@15
Com. Steers & H'f.	10@12 1/2
Cows.	
Top	14
Good	12 1/2
Medium	11
Common	10
Veal.	
Top	18
Good	16
Medium	14
Lamb.	
Spring Lamb	28
Good	26
Medium	23
Poor	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
Spareribs	17
Neck bones	06

PROVISIONS	
Barbeled Pork	
Clear Back	\$4 50@35 00
Short Cut Clear	\$4 50@35 00
Dry Salt Meats	
S P Bellies	28 00@30 00
Lard	
Pure in tierces	17
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1/4
3 lb. pails	advance 1/4
Compound tierces	13
Compound, tubs	13 1/2

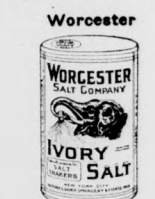
Sausages	
Bologna	12 1/2
Liver	12
Frankfort	12
Pork	18@20
Tongue	19
Jellied	12
Headcheese	18
Smoked Meats	
Hams, Cert., 14-16 lb.	30
Hams, Cert., 16-18 lb.	31
Ham, dried beef	@29
sets	@20
California Hams	@20
Picnic Boiled	
Hams	30 @32
Boiled Hams	40 @42
Minced Hams	14 @17
Bacon	33 @42
Beef	
Boneless, rump	18 00@22 00
Rump, new	18 00@22 00
Mince Meat.	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00
Pig's Feet	
Cooked in Vinegar	
1/4 bbls.	1 55
1/2 bbls., 35 lbs.	2 75
3/4 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@2 00

RICE	
Fancy Blue Rose	08 1/2
Fancy Head	09
Broken	06
ROLLED OATS	
Steel Cut, 100 lb. sks.	3 25
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 80
Quaker, 12 Family	1 70
Mothers, 12s, 111um	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 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	
1/4 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 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90
STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75

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, 3 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	85
sk.	
Cases Ivory, 24-2 cart	1 85
Iodized 24-2 cart.	2 40
Bags 25 lb. No. 1 med.	26
Bags 25 lb. Cloth dairy	40
Bags 50 lb. Cloth dairy	76
Rock "C" 100 lb. sack	80

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

CLEANSERS



80 can cases, \$4.80 per case

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaxine, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun., 4 dz.	3 60
Luster Box, 54	3 75

Miracle C., 12 oz., 1 dz	2 25
Q. Deter., 60 oz., 4 dz	5 75
Queen Ann. 60 oz.	2 40
Rinso, 100 oz.	5 75
Rub No More, 100, 10 oz.	3 85
Rub No More, 18 Lg.	4 00
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapolio, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 80
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00

THE GROCER'S MARGINS.

They Are Determined By Certain Economic Facts.

Written for the Tradesman.

The California State Grocers Association has to its credit the establishment of maintained retail prices on flour, coffee and a few other important grocery items and it is now going after a margin on canned milk which will show the grocers "at least some profit."

This announced intention and the resultant discussion has brought out some valuable facts. It has also revealed, from a new angle, the deplorable want to accurate knowledge on the part of most grocers. But it also has resulted in crystalizing some vital facts in the minds of thoughtful grocers.

For example: A short time ago there was a grocers' meeting in Santa Rosa where the question of price on canned milk was brought up. A grocery authority who had the floor was asked what could be done about canned milk. In order to have some basis for discussion, he, in turn, asked what Santa Rosa grocers wanted to do. The answer was:

"Cash-carry stores here are getting 10 cents. We are trying to get two-for-a-quarter."

The speaker then discussed the question about this way:

"Gentlemen, I do not know your cost, but I don't need to know it. I can overlook every other factor for now. For let us ask ourselves what is the difference between those two figures—10 cents and 12½ cents? Can any of you tell me?"

There was no answer. The question was repeated, with emphasis on the point that canned milk was an important commodity in any grocery store. Still there was no answer. So the speaker continued:

"I do not know whether you hesitate to answer because you do not know or because you do not want to speak up before your neighbors, so I will point out to you that the difference is this: that you are 'trying or hoping to get 25 per cent. more than the cash-carry folks charge. Note this is not 25 per cent. all together, but 25 per cent. more. Now, if you will stop to think, you must realize that any such margin, as a total charge, is impossible on a commodity as staple as canned milk. Certainly any such advance over anybody else's price is an absurdity."

"Much of your trouble arises from the fact that you have the far-west point of view. You do business where the nickel is the divisional line. You know such figure and prices as five, ten, fifteen, twenty; but you are ignorant of eleven, twelve, sixteen, seventeen and nineteen. The chains know these figures, and so long as you do not, you hold a most efficient umbrella for chain competition."

"Now, let us reason this way: You give two services not offered by the cash-carry man. Those are credit and delivery. Together, those services cost you around 7 per cent. Very well: If you Santa Rosa grocers can learn to ask 11 cents for your milk, you will get an advance of 10 per cent. That

will compensate you for your two additional services and leave you a surplus. Then if you price your milk at \$1.29 a dozen, you will sell by the dozen in many cases. That will give you a much additional volume, and the price will cover all your extra expenses."

"A similar discussion occurred in Gridley, California, recently. The usual question brought no answer from the floor until a Marysville grocer expressed the belief that canned milk should pay 8 per cent. His statement brought laughter from the audience and then another man said 8 per cent. was not enough, that 15 per cent. would be more nearly right."

"What do you get now?" asked the speaker of the occasion.

"Nothing," was the answer. "Then 8 per cent. would be just 8 per cent. more than you are now getting," rejoined the speaker—and there was more laughter. Whereupon the speaker said:

"Gentlemen, let us consider how much better off you would be with 8 per cent. on all your canned milk than you are now, and maybe we shall have a good point from which to start."

Followed a tentative demonstration that 8 per cent. would be profitable on canned milk in line with the established fact that 10 per cent. on sugar is profitable; for sugar must be weighed and wrapped whereas canned milk is not subject to waste and involves much less wrapping expense than sugar.

The same subject came up in a recent San Francisco meeting, coupled with the question of the maintained price on a popular cooking fat, on which the makers are seeking strenuously to hold a minimum resale price. Some merchants said the idea of a minimum price on the cooking fat was all right, but the margin was not sufficient. Thereupon, Fred Meyer, a well-known San Francisco service grocer, said:

"In considering the margin question in this connection, we must remember two things: That the cooking fat makers are in the throes of a hard fight. They seek to establish a principle—and they are spending their own money to do it. They also sacrifice much trade they could get without effort if they should abandon their determination to maintain a minimum resale price. I feel that once they have succeeded, the margin will be made correct. Second, in selling this particular fat I know where I stand. As a service grocer, I get 30 cents for the small can. I know that nobody can sell it for less than 28 cents. The difference is 6⅔ per cent. which, because of other economies in my store, is more than enough to cover my delivery and credit service."

"Now, I can get 30 cents," continued Meyer, "in face of not less than 28 cents—none of my customers object to such a differential. It is equitable and just, but the unprotected article is sometimes sold for 21 cents. That leaves me helpless, for while my people will willingly pay me 2 cents more, they would not pay me 9 cents. That is the way I look at it."

That shows how thoughtful retail grocers are properly sizing up present

day facts and tendencies. And I should add that the Marysville merchant told another instructive story.

He related how recently he learned that a famous Western chain grocer was in his town looking for a location. Promptly he visited the hotel, met the chain grocer and proceeded to welcome him to "the best town in the valley." The chain merchant had not succeeded in getting a suitable location for a first unit, so the caller invited him to his store.

They went all over the store and stock. "As Mr. Blank left," said the Marysville grocer, "he made just one remark. 'Mr. Dash,' he said, 'you have enough stock in your store to run seven of mine.' Do you know that set me thinking? I realized that here was I, with jobbers on every hand, yet I was carrying a load of stock I did not need. I have been reducing the load ever since."

This shows that one can always learn from merchants who are in the forefront of development, as the chain grocers are, and it is worth noting that chain grocers are always ready to speak frankly, sincerely, truly on merchandising facts. Fundamentally, as I have always insisted, there is no antagonism between the two kinds of business. Each has its place. Understanding should be established between them.

Thoughtful grocers are learning to examine all the factors that enter into expenses. They also begin to realize that different classes of goods must carry different margins because the burdens on each line differ from those of other lines.

Such grocers also know that no business can be built on favors and that actually there are no special privileges. The merchant who understands his business, is familiar with his environment, knows the real needs of his trade and works out his scheme of merchandising to fit those needs is not going to be eliminated. But the old liberal-hearted guesser, who longs for the good old times when the nickel was the smallest unit of money current in the West, is due for the discard if he persists in his ways.

Economic facts will rule what margins can be taken. Paul Findlay.

Borrowed Epitaphs.

Tom Jones has gone to heavenly heights; He tried to drive without his lights.

Jack Hayes this busy life forsakes; He never would reline his brakes.

Here's all that's left of Amos Bossing; He tried to beat it to the crossing.

No more from Brown are earthly smiles; He took the curve at forty miles.

Ted Small has gone to his abode; He kept the middle of the road.

Here lies our friend, poor Tony Dix; For booze and gasoline won't mix!

Jim Henry's friends are all bereft; He made a short turn to the left.

Ben Gray is free from earthly pains; A rainy day—he had no chains.

Poor Bill's beneath the sod, alas! He speeded up and tried to pass.

Now Tom has joined the heavenly band; He tried to drive it with one hand.

The Difference.

There was an old fellow from Merse,
Who grumbled at driving a hearse,
But the fellow inside
Who was getting the ride,
His lot was decidedly worse.

Turkeys

If you have any to market for

Christmas

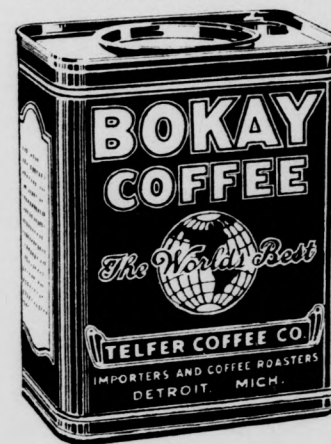
write to

Detroit Beef Co.
DETROIT, MICH.

for instructions for dressing
and shipping

**We Will Sell Them
For You**

DELICIOUS



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Good Brooms

AT ATTRACTIVE PRICES

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Institution for the Blind*

SAGINAW W. S., MICHIGAN

I. VAN WESTENBRUGGE

Grand Rapids - - Muskegon
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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

WEARING A SMILE.

Difficulties to Overcome in Its Accomplishment.

Written for the Tradesman.

Wear a smile. It will help business. It will add to your enjoyment. It is the last touch to being properly dressed for trade. Wearing a smile will keep it bright. What is the use of a smile if you do not wear it?

Of course you have a variety of smiles in stock, but you should not have too many. In looking them over you will find that a majority of the well-known brands should be discarded. Many such are worse than useless. They are injurious in business. Even the "smile that won't come off" is not always appropriate for a merchant—a salesman.

You will have no difficulty in picking out the really objectionable ones, such as: Bored, cynical, doleful, melancholy, sarcastic, scornful, sickly, supercilious. In lesser degree of disfavor you should regard self-complacent, stereotyped, seductive, sentimental, non-committal, whimsical, cunning, condescending smiles.

Then there are those which must be discreetly used. Alluring, knowing, playful, jovial, sanguine, sweet, winsome smiles prove misfits with some customers. If a merchant can honorably be "all things to all men" he must frequently change his attitude. The smile naturally adapts itself to the attitude. The unpremeditated smile is always genuine—not artificial.

For business purposes there are a few "old reliables" which never disappoint or repel prospective purchasers. I hardly need mention them, and yet it is a great mistake for a merchant not to ticket, label, mark or list every item in stock, so there need be no mistake about price, size and quality. The list is brief enough, so that a person can readily find a suitable one: Cheery, friendly, gracious, sympathetic, understanding, hopeful, at-your-service, but not servile. Some adjectives cannot be confined to smiles, but are descriptive of attitudes. Attentive and earnest, for instance. You may forget to smile and nothing thereby if you are prompt, attentive and earnest.

If one has been derelict in this matter of wearing a smile he should go careful in putting a smiling schedule in operation. People misinterpret new departures from former conditions. Sensitive ones would imagine the smiling person behind the counter had discovered something amusing about the customer's clothing or appearance. While some good naturedly demand an explanation for the newly-developed mirthful countenance, others might take offense and shorten their visit, as well as their list of purchases. So it would be well for the novice in smiling to practice frequently before a mirror until he acquires the art of wearing appropriate smiles.

Whenever wearing smiles is adopted as a new feature in salesmanship or as the re-instatement of a neglected factor, proprietors and managers should not expect too much of employees. Efficiency in this line must come from training.

Smiles must be natural to be of value. They are the outward badge of inward attitudes which must be developed. This means there must be a germ to develop; there must be a foundation in character.

Do not attempt the impossible; do not make unreasonable demands. Go where you may in business places and you will find workers who have passed through epochs in life which render it impossible for them to ever get back the sunny, hopeful, care free smiles of former days. Every auto fatality leaves its trail of sorrow for some one to follow all his or her days. The sister, widow, mother or daughter finds her only recourse for support for herself or dependent ones in taking a position in the business world. It may be an entirely new experience, and so devoid of the ambitions and hopes which carry the ordinary girl onward in a business career. Or it may be resuming the pre-marriage vocation, less difficult on that account and perhaps more financially remunerative; and yet beset with difficulties unknown before.

The home-maker and housekeeper must also be the bread-winner, absent long hours from the little ones who so much need her care and company. Careful, patient, attentive, efficient, loyal. What more can be asked? All hopes, expectations, plans of former days dashed to pieces, she accepts life as it is, without rebellion, without complaint, without murmur, without plea for aid or sympathy. A true soldier in life's warfare; no greater exhibition of bravery was ever seen. We should bow in reverence before these heroines of every day life.

Auto fatalities, numerous and appalling now, comprise but a minority of the tragedies which shadow lives of men and women, old and young, who are met daily in business. Besides bereavements there are home conditions, family affairs, making life dreary and hopeless. Can it be expected that every burdened, distressed one can not only throw off in working hours contemplation of his or her serious personal problems and griefs, but obliterate the marks of distressing experiences?

Even the system, the regulations, the supervision of an establishment or its lack in various ways may be largely to blame for annoyances and discomforts which unfavorably affect employees. The first step, then, in a common sense plan to make a business place attractive and pleasant for patrons is to make it comfortable, pleasant, agreeable, satisfactory for employees. Otherwise it is demanding "bricks without straw;" it is making clerks but automatons to require them to keep smiling when nature forbids it.

Far better to let them "Be Natural." There are two sides to most questions. Why not start a campaign to induce every buyer, every shopper, every customer to "wear a smile" when they enter a business place or address a clerk? Of course, many invariably do so, but there is room for more.

If any one has sympathy for the unfortunate; if they want to help make

life brighter for disheartened or struggling ones, they have ample opportunity in business life. Courtesy, kindness, ladylike or gentlemanly conduct, together with refraining from unnecessary complaints and reproaches, intentional slights, irritating comment, exacting demands, haughty, domineering, overbearing manner toward waiters, clerks, salespeople. Otherwise they inflict pain on the very ones they profess to want aid.

There are so many dead-beats, cheats, frauds, swindlers, grafters, unscrupulous, dishonest persons "wearing" smiles that he who does not want to be mistaken for one of that class should be careful. If your heart is right, you need not worry about your face.

The grouchy, irritable, morose, sour quick-tempered merchant or salesman will get what is coming to him. Experience and common sense may awaken him to his unwise, unprofitable attitudes. If not, why should we worry?

After all, the only kind of smile to "wear" is the natural, spontaneous one which comes from a kind, honest heart.

E. E. Whitney.

Wanted To Be Neighborly.

The young wife was in tears when her husband came home from work. "What is wrong, darling?"

"Oh, that maid! She smashes everything she touches."

"Good! Send her over next door at once. Mrs. Spuggs wants some one to help her move her victrola."

\$300,000

Welch-Wilmarth Corporation

Cumulative 7% Sinking

Fund Preferred Stock

Par Value \$10

Second largest manufacturer of store fixtures in the United States.

Unusually strong and capable management.

Earnings available for dividends over three times requirements.

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Price \$9.80 and Accrued Dividend to Yield 7.14%

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GRAND RAPIDS

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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—The Birkett water power, in Petoskey. Dam and water wheel in good shape. About twenty-six feet head. Will be sold cheap. Eleanor J. Newkirk, 322 S. 5 Ave., Ann Arbor, Mich. 115

Wanted—Position with retail or wholesale grocer. Ten years' experience. Address No. 116, c/o Michigan Tradesman. 116

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

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

Trade for Grocery or Hardware Stock—\$8,000 equity, grain and stock 270-acre farm. Good buildings; 5½ miles county 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

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.

TOLEDO SCALES

20 W. Fulton St., Grand Rapids

New and factory rebuilt scales. Porcelain or lacquered finish.



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

Bond Printing

Is a Business in Itself

It requires not only the proper Bond Blanks but a knowledge of Bonds coupled with skill and painstaking care.

We Have the Blanks
We Have the Skill
We Use the Care

BOND PRINTING
IS OUR BUSINESS

We undoubtedly print more Bonds and Certificates of Stock than any other printers in Michigan

TRADESMAN COMPANY

The Company That Will Not Change Hands.

Written for the Tradesman.

"Mother, I would rather fail with my ideals than to succeed without them."

These were the words of young Bartlett Arkell when many years ago he left the little town of Canajoharie to go into business in New York City.

To a beloved mother, the big city loomed portentously. It was something so unlike the greenness and purity of her adored Mohawk Valley with its surrounding green hills, that she viewed it with alarm.

"Bartlett, with your ideals you will fail," she said, and the son replied actionately:

"Mother, I would rather fail with my ideals than to succeed without them."

Bartlett Arkell, now President of the Beech-Nut Packing Company, retained his ideals and did not fail. He made his home in the big city, but left his heart in Canajoharie, in which town he later founded the packing company of which he is president, and to which town he journeys each week or two as he has journeyed for thirty-five years or more.

The best proof that Bartlett Arkell has not failed is the fact that he is honored in his own home town, not only by the 900 employees of his company, but by all who live there.

Just recently, a rumor that has often been afloat, bobbed up once again upon the crest of a publicity wave, intimating that the Beech-Nut Packing Co. was to change hands.

It was so persistent that the men and women of Canajoharie and surrounding towns began to wonder if this time it might be true. "So many papers have mentioned it that it must be true this time," they reasoned.

They asked the man who was in position to know—Bartlett Arkell himself—and he assured them promptly that there was absolutely nothing to such rumors and reports.

The old American stock of the Mohawk Valley sat back and smiled. Their company was still to remain in the old hands. Their foods of flavor were still to be manufactured under the surveillance of the man who had fondled them at their birth. All was well in the valley of the Mohawks.

But this scare had been greater than others that had gone before. This time they had almost thought the rumors had a foundation. For once in their lives the residents of the Mohawk Valley had been deeply stirred by foundationless rumors.

Naturally the reaction was greater than usual. It expressed itself in what a weekly newspaper of a nearby town termed "Canajoharie's wonderful ovation to President of the Beech-Nut Packing Co."

When Bartlett Arkell made his next visit to Canajoharie from his home in New York, he was not allowed to step quietly from the Pullman to be whisked to his private office. This time he was conducted to the open spaces outside his plant, where 900 employees and a host of citizens from Canajoharie

and nearby towns were waiting to present him with a memorial and later to toast and dine him at the local hotel.

Who claimed that American business has no heart or soul? Who intimated that a boy with high ideals could not succeed? Who suggested that quality could not be made a business slogan in the wake of which success would glide serenely?

This business man, who not so very many years ago started out to market a few hams which had been wonderfully cured in a barrel, and who by keeping "quality" ever before him, built up a wonderful business, came home to be met and honored by a Supreme Court Justice, by at least four mayors of New York towns, by a former Lieutenant-Governor of the State, by writers, business men, citizens and by 900 of his own employees.

President Arkell was not going to allow his business, their business rather, to pass into other hands. He had assured them that this was so, and they, in turn, wished to assure him in no uncertain manner that they honored him and appreciated his stand.

He spoke of his boyhood days in Canajoharie and then explained that with such memories crowding upon him, he could not for one moment think of relinquishing the company that had been built in his home town.

"To me the value of the Beech-Nut Packing Co. is priceless," he said, "priceless in the way that all fine things in the world are. What the company stands for, what the ideals of its managers and its owners may have been, they could never have been attained without the ever loyal help and tender care of you who work in it. You are the ones who enable us to attain our high ideals. To you belongs fully as much credit as to the remainder of us.

"So you see there was no truth in this stupid rumor—so stupid, but so necessary to refute. Your happy homes, your smiling faces—as I see them—I could never look upon again if I failed you. I could never even look a Beech-Nut Christmas box in the face.

"And now just one word in conclusion. We all know the saying 'I'm from Missouri. Show me.' So let us give expression to another thought and say, 'I am from Canajoharie,' which means 'You can depend upon me.'"

To-day the people of Canajoharie are happy. "As long as I live" said Mr. Arkell, "the Beech-Nut control will rest in my hands."

The next time someone starts a rumor that their own company is to change hands, they will merely smile, for the man with an ideal has assured them that this will never come to pass while he lives. Richard S. Bond.

Good will to others is constructive thought. It helps build us up. It is good for your body. It makes your blood purer, your muscles stronger, and your whole form more symmetrical in shape. It is the real elixir of life. The more of such thought you attract to you, the more life you will have.

Power of the Daily Press Largely Imaginary.

Grandville, Dec. 1.—The power of the public press is something to be reckoned with in America to-day, as it has been in the past when public questions of moment were up for discussion.

In slavery days the public press outlined the conditions very keenly, and the fulminations of anti-slavery sheets did much toward keeping alive freedom of thought and a determination to keep the "Peculiar Institution" within bounds, that it might not spread into virgin territory.

One of those anti-slavery editors lost his life, his press and type being thrown into the river. This was but an instance of the feeling that existed at the time, the pro-slavery press overwhelming the antis by a large majority.

To-day the press is a power in the land, both for good and evil, as instance the conditional prohibition we are having to-day. That condition would conform more nearly to the law were it not for great metropolitan newspapers which have espoused the cause of lawlessness and free whisky.

I need mention only a few journals of alleged high estate which are typical of many others. The Chicago Tribune, which arrogates to itself the ridiculous claim of being the "world's greatest newspaper," is a fair sample of those publications which have thrown their influence on the side of disobedience to law.

The Volstead act is more than vicious in the estimation of this semi-free trade, semi-Republican organ of America's second city.

There is nothing good about the amendment which has brought such a solace and happiness to thousands of American homes. In the estimation of the big newspapers the right of a man to have his intoxicants is far more important than the right of little children and tired mothers to a home of sobriety and a full meal chest and flour bin.

Such papers as the Tribune and Detroit Free Press seem to think the constitution of the United States has been violated and the Declaration of Independence torn to tatters through the enactment of the Volstead act.

The right of the individual American to get drunk whenever and wherever he pleases is something sacred—the highups of the press. To take away liquor is a crime in itself and the sooner we get back to old saloon days the sooner will Americans feel pride in their heaven born right to independence which that measly Volstead and his partisans have deprived them.

The power of the press—that is, the big newspapers—seems to converge on an entering wedge to make the prohibition law unpopular and to paint its diabolism in blackest colors.

While the Tribune admits its place at the head of the newspapers of the world, it strenuously defends the infamous water steal which its city has indulged in for years and which it slowly but surely lowering the surfaces of our great lakes, to the detriment of all harbors from Michigan to Ontario. The cold blooded selfishness and devilishness of Chicago, which the Tribune defends, is a matter of concern for millions of people who may never see the second city, but who feel its clutch as it lowers the water of all our great lake harbors.

Defending this water steal and posing as a wet candidate for public favor, the Tribune has certainly made its claim good as the greatest bogus newspaper, as also the world's greatest human shark anxious to suck into his maw all the lesser fishes of the lakes and streams of the Central West.

The power of the press in this instance is exerted against the best interests and the most sacred rights of a free people, guaranteed to them by the Constitution of the Nation. Whisky and water are two very essential

liquids in the mind of the Tribune editor, and it is doubtful which worries the world's greatest newspaper—more a fear of the curtailment of stolen water or the abolishment of saloons.

Michigan's "greatest newspaper" long ago declared the Volstead act a mistake and openly declared for a change in its specifications.

Too bad it is that these newspapers should champion the cause of wrong, but a large majority of their readers refuse to accept their views, and should these readers suddenly withdraw their support these bellicose representatives of the press would find it hard sledding to keep their heads above water.

Although these journals wield a considerable influence and add to the difficulties of officials who have the prohibition laws to enforce, yet should they lose the temperance men and women subscribers, their lot would be in the boneyard rather than on the top wave of prosperity which they are now enjoying.

The fact that prohibition has come to stay should warn these malcontents of the danger they invite by their bull-headed advocacy of a condition that has in the past been a blighting influence on the best there is in public and private life.

Not the saloon, but a government handling of the liquor business. What is the difference? Alcoholism is the same, no matter whose hands it passes through. That the power of a portion of the press should be devoted to destroying what has been won for temperance and good morals by the prohibition amendment is a matter for regret, but will not intimidate the temperance people from doing their duty regardless.

However powerful the press, it is not omnipotent, and the cause of true liberty as represented by a country minus saloons is sure to succeed.

Old Timer.

Pumpkin Used To Put Out Fire in Auto.

Portland, Ore., Nov. 28.—Pumpkins for fire extinguishers! That is the latest use for them in this vicinity. Harry Dorman, Portland traffic man, and a friend recently were driving from here to Corvallis when their automobile caught fire. There was no water near and no time to lose. For several miles they had been leaving a trail of smoke that called forth excited comment from those they passed, but they had no idea what the trouble was until smoke began pouring up between the floor boards. The men jumped out and looked around for aid. Beside the road lay a field of corn and pumpkins. The two men gathered all the pumpkins nearby and smashed them on the pavement. The moist chunks were applied and the car saved. There is no record of how many Thanksgiving pies were ruined.

Butter Statue of Prince to Become Soap.

A statue of the Prince of Wales, which has been admired by millions and criticized by a few, is to be melted down and made into soap. It is the three-ton butter model of His Royal Highness wearing his headdress and robes as Chief Morning Star of the Stoney Indians, which, throughout the last year of the British Empire exhibition at Wembley, had been one of the most popular attractions of the Canadian Building. But, like the largest squash from Australia and the prize pumpkin from South Africa, the Prince's day has come and he must leave Wembley. A soapmaker's caldron will consume him, because preserving chemicals have made the statue inedible.