

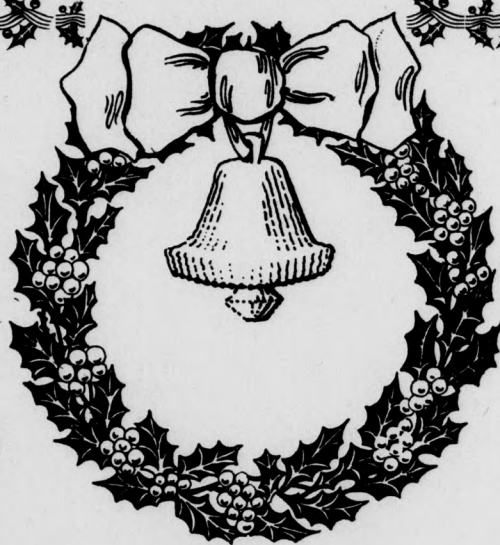
# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-third Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 23, 1925

Number 2205



GRAND RAPIDS  
PUBLIC LIBRARY  
OF ART

## The True Christmas Spirit

The wheels of Mighty Commerce,  
Grind their way through countless days,  
Building monuments to Industry,  
That all the world may praise,  
Each structure with its story,  
Of the glory of man's work,  
Mankind's constant daily triumph,  
O'er the tasks he would not shirk.

But as each year goes thund'ring by,  
We stop ere it is done,  
To honor the Great Architect  
Who sent to us, HIS Son,  
To tell the wondrous story,  
Of that Love that is Divine,  
Retold throughout the ages,  
At this glorious Christmas time.

The wheels of Mighty Commerce,  
Do not grind to-day,  
The monuments to Industry,  
Have put their work away,  
For this is Christmas morning,  
The throngs of workers rest,  
All praise to HIM, Our Father,  
May HIS Spirit be our guest.

And it isn't the structure of iron and steel,  
That makes for the Yuletide cheer,  
It's just warming the heart of a little child,  
And knowing that God is near,  
No need of Palace or castle grand,  
Surmounted by stately dome,  
HIS Love finds the humblest cottage,  
It need be but someone's Home.



## 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]



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## MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly in advance.

Four dollars per year, if not paid in advance.

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Sample copies 10 cents each.

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

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

## GEORGE G. WHITWORTH.

In his masterly tribute to the memory of George G. Whitworth, published on page 2, Mr. Garfield has left scarcely anything more to be said regarding the character of the deceased, but a close personal relation covering a period of forty-nine years impells the writer to add just a word in tribute to an ever faithful friend and associate.

To those who knew Mr. Whitworth intimately, his life stands out as an example to inspire us and to command our reverence. From his parents he derived a charming personality and an acute mind. His rearing at the hands of his mother developed in him an unusually strong character. With these three remarkable assets he went out into the world and achieved the full measure of success in many directions. To his parents, who had given him so much, he returned a degree of devotion greater than which cannot be imagined.

To those who casually knew Mr. Whitworth, he stood out as a most successful business man. He assisted in the upbuilding of one of the largest industries in Grand Rapids. He was a self-made man. But to say even this and to assess it at its highest value is to mention the least of his achievements.

Mr. Whitworth never failed to do his duty as a citizen even at times at great sacrifice to his business and to his personal convenience. When he voted, he first satisfied himself thoroughly by the most careful investigation of both the issues and the personalities involved.

Religion animated him and truth was his prayerful quest. He was the lover and defender of truth. In his Bible he marked the affirmation: "But above all things truth beareth away the victory." This was a watchword after which he ordered his life and the principle for which he more than once paid in full price as he followed the path of conviction to the end. He was

patient because he believed that nothing could finally vanquish the truth and that there is nothing that truth in the hands of true men may not finally vanquish. He was sure that in this universe nothing finally succeeds that is allied with falsehood and sham. And so he moved forward, calm when many were confused and confident when many were dismayed.

Mr. Whitworth's going from us has revealed another remarkable attribute of which only those who knew him intimately were aware. This was his genius to impress himself deeply upon the lives of many persons in the widely scattered places of the United States to which the necessities of his large business carried him. He had the gift of making and intensifying many friendships. His friendship to those upon whom he bestowed it was unflinchingly considered a precious possession.

No one can tell whether Mr. Whitworth might not have lived to a hearty old age had not the tremendous driving power of his indomitable will forced him to continuous energetic hard work. He had an infinite capacity for detail and a wide, all-comprehending view which enabled him to grasp almost instantly the full meaning of whatever project was placed before him. The power to make prompt decisions, to handle the problems of a great business organization and to manage men made it inevitable that practically all difficulties were brought to him for settlement, and he was ready always to throw himself with all the enormous energy of which he was capable into whatever matter came to his office for attention. With all that he was one of the most popular and agreeable men in the furniture industry, numbering his friends by the hundreds, and admired and liked by all those with whom he came into contact in business.

Mr. Whitworth's far-sightedness, his clear conception of the opportunities which were open to his company, and the energy and capacity with which he proceeded to carry out his plans, marked him as one especially talented for the conduct of large affairs. One so gifted in framing just ideals of business and in the executive ability to translate them into practice is seldom met with and can ill be spared in this day and age. No one ever questioned Mr. Whitworth's right to the eminent success which he attained in his life. It grew out of the soundest business principles, applied with industry and integrity. Personally, all who knew his forcible yet sympathetic temperament, his genial and kindly contacts with his fellow-workers and his friends, will understand the sense of loss which his death will so widely entail.

## INCREASE IN IMPORTS.

As the year is approaching its close it is apparent that the so-called favorable balance of trade of this country will be considerably lower for the twelvemonth than was the case in 1924. The exports, it is true, are larger in value than they were last year, but the imports have increased proportionately more. An analysis of these imports shows, however, that there is nothing menacing about them because they are mainly of raw materials or of articles not produced in this country. In only one instance is there a marked drop. This is in the case of cane sugar. The latest detailed figures are for the first ten months of the year. In that period, while 300,000,000 pounds more came in, the actual value in money was about \$114,000,000 less. On the other hand, the imports of crude rubber, which were about 112,000,000 more, represented an added value of \$169,000,000. Raw wool imports accounted for \$51,700,000 of increase and coffee imports for \$33,000,000 more. Raw silk, which came in during the period was valued at \$61,000,000 more than in the same months of 1924. Other notable increases were the following. Jute and manufactures, \$29,000,000; raw hides and skins, \$23,000,000; raw furs, \$21,500,000; tin, \$21,000,000; fertilizers and vegetable oils, each about \$12,500,000, and cocoa beans, \$11,000,000. Besides these, there were ten instances showing increases in values of imports from \$5,000,000 to \$8,000,000, respectively. Among them were shipments of bananas with a value of \$6,500,000 greater than last year. Variances in competitive products were relatively light. So there is not much to worry about in the increased imports, although for ten months they showed an aggregate value of nearly \$473,000,000 above those for the same period last year.

## WOOL PRICES AND FABRICS.

London's auction sales of wool came to an end last Wednesday, a day ahead of the time scheduled. There was no effort to conceal the fact that the results were a disappointment to those who hoped for a maintenance of prices. Withdrawals of offerings for lack of adequate bids were quite frequent and stocks were let go at from 5 to 15 per cent. below former quotations. No class or grade of wool was exempt from the reductions. Similar reports come from other foreign wool centers. The next wool auctions in London will begin on Jan. 19. In Australia it has been arranged to offer 1,378,000 bales, beginning Jan. 11 and continuing up to July 8. In this country trading has been quite limited and an effort is being made to keep up prices under the shelter of the tariff. A

notable thing this year is the absence of contracting ahead for next spring's clip. Domestic mills do not appear to do much buying except for immediate needs, which are not very important for the time being. They are getting ready for the openings for the next heavyweight season, which will probably not be had for nearly a month. The spring business still leaves much to be desired. Clearing sales of clothing at retail will take place early next month. The quantity to be offered will be rather smaller than usual because of the cautious buying policy pursued by the retailers and the similar caution, or rather precaution, on the part of cutters-up in not overproducing. Women's wear fabrics are still moving slowly, but this was expected. When reorders come in they will probably make up for the slack in the initial commitments.

## COAT AND SUIT TRADE.

Spring buying of coats and suits is developing so satisfactorily that there will scarcely be any perceptible slow period between the fall and spring seasons. The manufacturers and jobbers cite the widespread interest in winter resorts apparel this year as the explanation for this condition. The stock houses especially, according to Maxwell Copelof, President of the National Wholesale Women's Wear Association, will have to divide their attention for the next few weeks between the season that is ending and the one that is beginning. This is a very pleasant prospect because there are only about a hundred trading days before Easter, which in the coming year falls on April 4.

The spring season gives promise of being a rather concise business period wherein there will be a great premium on taking prompt advantage of every favorable trade development for all those engaged in the production and distribution of cloaks and suits. In a way, this is much more to the liking of many factors than is the long-drawn-out fall and winter season. A good many firms find they can do more profitable business in three months in the spring than they can in the seven months stretching from May through December, which normally comprise the fall selling season.

Immediately after the holidays the retail stores of the country will be in a position to divert attention from their gift departments and concentrate their efforts on ready-to-wear merchandising for spring. The business booked to date by the cloak and suit market is small and only indicative of the heavy demand which will be placed soon after the beginning of the new year.

## CLOSE OF USEFUL LIFE.

## George Whitworth's Career Replete With Inspiration.

I appreciate the honor of joining the editor of the Tradesman in recording an appreciation of a citizen of the highest integrity and usefulness to our city.

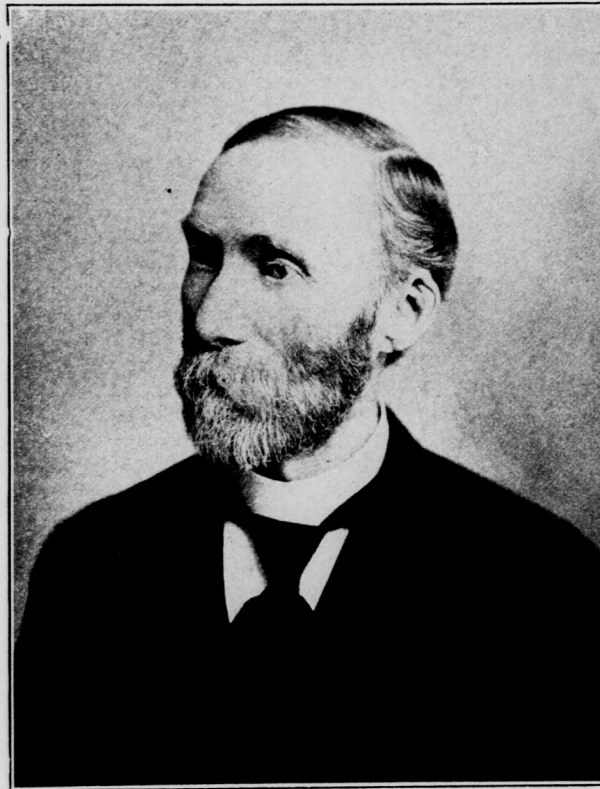
I first became acquainted with George G. Whitworth as a school boy on the playground of the old high school building known as the Stone schoolhouse. He was a quiet, companionable boy of studious habits and one of an important coterie of boys who have had to do with the progress and growth of our city. As I recall them now the following are a few of the boys who were at that time in attendance at the old schoolhouse under the leadership of that wonderful educator and philosopher, Prof. Edwin A. Strong: Charles Leonard, Anton Hopenpyl, Geo. Wickwire Smith, Gay W. Perkins, Geo. R. Allen, John R. Smith, Sidney F. Stevens, Geo. A. Rumsey, Cyrus E. Perkins and Charles J. Potter. As we now look back upon that group of boys we cannot help but be proud to have been one of them, and as we recall their careers, we single out naturally George Whitworth as a leader of unusual ability, alert conscience and forceful character. In my personal relationship with him I next think of the organization of the Peninsular Trust Co., in which he was the commanding figure. He had associated with him many of the old boys who had been his schoolmates and he showed his ability as an organizer and as a promoter of safe and wise financial methods. I next think of him as President of the old Grand Rapids Board of Trade. There have been many great executives connected with that organization, but I feel perfectly safe in enunciating the truth that no one of them gave more of his personality and organizing ability than Mr. Whitworth and from the date of his incumbency in the institution it took on new life and possibilities. I had the pleasure of working with him through his appointment of myself as a member of a leading committee and he was persistently urging that he would foster any forward movement that would look toward a great influence of the organization upon the civic interests of the city. When he came on to the Board of the Grand Rapids Savings Bank it gave me the keenest delight, not only on account of friendly personal relationships, but because I felt he would be a great source of strength to the institution through his wise as well as his progressive ideas.

One of the things that impressed me most strongly in connection with his character and usefulness in the city was his ability to sell his own personality. I use this expression in the sense that salesmanship uses it nowadays in connection with the promotion of successful interests. I mean by this, in connection with Mr. Whitworth, that because of his genius in organization he was able to carry over upon his associates successfully, so that he always had their warm and earnest co-operation. He had the gift

of expression which enabled him to influence in favor of his projects men who were busy and could not give attention to details, but were willing to receive through his graphic methods the facts concerning any projects under advisement. He always carried with him an attitude of sincerity that made a strong impression upon his colleagues. They knew that he had thought out things and when he gave expression to his views there was back of it the highest grade of integrity. Adding to these attributes the friendly spirit with which he approached any plan or any conference we have embodied in his personality, strength, vigor, kindliness, persistence and justice. In pleading a cause he was both impressive and winsome. He knew how, with a master's mind, to take commonplace facts and incidents and

and in commanding positions that he occupied, a manly man. I shall miss him as a life companion who always entered into my enterprises with cordiality and gave them his best thought and I counted his judgment as of vital importance in connection with any decision I might make as to my future attitude and desired accomplishments. It is a beautiful thought when we can say of an absent friend that he was during a lifetime a strong support, a kindly, sweet and influential companion and an inspiration to the best in one's character. In this word of appreciation of my lifelong companion and friend and associate in civic and business affairs, I can say with the keenest pleasure that the memories of our relationship are all sweet, beautiful and inspiring.

Charles W. Garfield.



The Late George G. Whitworth.

use them in a graphic and effective way.

George Whitworth was a man of scholarly attainments and always was ready to utilize them, even in the smaller concerns of life, adroitly and effectively. I always admired his sweetness of temper under the most aggravating circumstances and he carried into controversial matters a kindliness of spirit and of tolerance that gave weight to any opinion he might utter.

Mr. Whitworth was an astute observer of men and methods. He was a treasure house of facts and visions. He was a successful organizer of men and cultivated and fostered a friendly personality. He carried conviction as an honest and impressive advocate. He was a man of the strictest integrity and was, in all his relationships in life

## Unwise Move Which Crippled the Farmer.

Written for the Tradesman.

Henry Ford's act in fixing the minimum wage for a day's labor at five dollars has been lauded as a proof of his humanitarianism, of his sympathy for working men and an approval of the just doctrine that every one whose work is necessary to the carrying on of an enterprise is entitled to living wages.

Some looked upon this as a shrewd move to lure to his employ the best workers from other industries, well knowing that an increase in wages for those of least capacity must be followed all along the line of his employes. What he paid, others must pay or lose efficient helpers.

From a business standpoint many regarded it as an unwise move, no mat-

ter whether the motive was approved or otherwise. But the extraordinary financial success of the author of the policy and his popularity among working men now make him worthy of all praise and emulation.

The hardships and distresses occasioned other manufacturers in trying to adjust their enterprises to this sudden throwing of the industrial system out of balance has been forgotten or overlooked by those whose business doctrine is "Every one for himself."

But all cannot forget. Was the war wholly to blame for doubling the prices of necessities and inflicting hardships on the aged and infirm, the widow and orphan whose income or allowance was fixed—not elastic like the wages of those able to work?

Fixing the wages of the unskilled laborer at five dollars a day struck the farmer a blow from which he has ever since been limping. That act eventually compelled the farmer to outbid manufacturers' wages if he would secure intelligent helpers. Even a competing wage—one to keep laborers on the farm—could not be paid from the proceeds of the laborer's work, but the farmer's bank surplus had to be drawn upon to make up the deficiency. Having no surplus he must increase his indebtedness, giving notes or mortgages.

In many cases it meant that the farmer must work harder than his hired help, must impress his wife and daughters into work in the fields, delay needed repairs to buildings, deny themselves former comforts—just to break even—while the hired man could "blow in" one-half to three-quarters of his wages.

These expedients could be kept up for a year or two if there were prospects or even hopes of better prices and resultant profits, but sooner or later farmers, in large part, ceased to attempt to fully crop their lands and attempted to hold their own by their own efforts, supplemented by more machinery—that machinery costing double pre-war prices, while farm products had risen only 25 to 50 per cent. in price.

It is still a debatable question if government farm loans helped more than a small proportion of the farmers who availed themselves of them. So long as they can borrow money so long will some farmers add to their indebtedness and never worry about paying. Forced to depend on their own resources they might have kept their farms and their homes for declining years and kept some of their children with them. Some day they will all give up the struggle against debt and go elsewhere to start anew.

E. E. Whitney.

## A Song For Christmas.

Chant me a rhyme of Christmas—  
Sing me a jovial song,  
And though it is filled with laughter,  
Let it be pure and strong.

Sing of the hearts brimmed over  
With the story of the day—  
Of the echo of childish voices  
That will not die away.

For though it be time for singing  
A merry Christmas glee,  
Let a low, sweet voice of pathos  
Run through the melody.

James Whitcomb Riley.

### Greatest Menace Which Confronts the Merchant.

Lansing, Dec. 22—There are several things at the present time that would interfere with business going as it has been going.

The matters that I refer to are a real menace if things do not change, and that is high-pressure salesmen and sales schemes whereby people are persuaded to purchase and live beyond their means. Just where the installment and dollar-down schemes are going to end no one can tell, yet all this pressure will prove disastrous if the people continue to increase the tremendous amount of purchases on the installment plan.

Fortunately for this section of the country, the savings departments in our banks do indicate that we have rational, thoughtful money savers, which helps to stabilize. If it were not for the menace of overbuying through inducements offered by the dollar down and dollar-a-week propositions that are all up and down all selling articles, I would say that 1926 should be a very satisfactory year. Financial men, merchants, manufacturers, in fact, all good business men should use their influence to counteract the tremendous desire on the part of the majority of our people to overbuy. Our Federal banking system can certainly make the foolish investor who is buying on a margin and borrowing capital to do so sit up and take notice, and I cannot help but feel that this is one of the greatest institutions of our country which is doing a wonderful amount of good.

Overbuying and extravagance is not a good indication and in the long run will prove very disastrous.

J. W. Knapp.

### How It Looks To the Miracle Merchant.

Cozad, Neb. Dec. 21—Many business men, merchants and bankers have lived on what is termed prosperity, that is, they live in hopes that next year it will be better, and that next year "We are going to do more business and make more profit." To that business man I might say that 1926 will not be any better from the standpoint of business. But to the business man that is wide awake and after the business, 1926 will be one of the best years he will ever have had.

I know that many merchants will say that conditions are not just right, that they find that people are not buying as much as they did a few years ago, and so on. To that business man let me cite a few figures. Do you know that the great mail-order houses are doing more business than they ever did no matter what kind of conditions we have? That thing alone proves to me that the business is there for the fellow that goes out and gets it.

We are doing each year more and more business. We are doing each year a better business and for 1926 we will do the biggest business we have ever done. So can each and every merchant or business man if he will make up his mind to do so. Buy often, keep your stock turning, work off the stickers all the time. If you are living in a small town make your store look like a city store and it will go a long way in keeping the money at home. Fred W. Andersen.

### Neckwear Orders Have Been Good.

With the time remaining for last minute shipments of men's neckwear for the holidays growing shorter, manufacturers say the demand during the past six weeks has been extremely good. "The neckwear demand this season," says one large manufacturer, "compares well with, if not better than, the best of the war days." The demand for imported cut silk merchandise, according to this man, has been of the best, and the same is true of

the popular priced domestic goods. The trade, it was agreed, has not had the severe competition of low priced goods, either cut silk or knitted ties, which prevailed some seasons ago and proved to be unsettling. Novelty patterns, including stripes, plaids and figured effects in mogadores, failles, moires, crepes and other weaves, have been favored in the brighter shades. Early buying for Spring is described as developing nicely.

### Simple Styles Did Not Pay.

The trend toward more simple designs in women's shoes apparently was not found profitable by makers of the higher grades of the merchandise, with the result that the pendulum has swung sharply the other way of late. If anything, recent styles are more bizarre than has been the case for some time. Among them is seen a strong trend toward applique effects, in which lizard skin and other novelty leathers are featured. Metal appliques on satin also are seen for evening wear. These and other elaborate effects are apparently taking with buyers, but their general sale is militated against by the high prices at which they have to be retailed. At the same time, however, they are said to supply difficult "copy" for the style pirates, due to the expensiveness of the materials used.

### Think Well of Wool Hosiery.

Here and there in the hosiery market it is said that business done to date on wool hose for 1926 has been satisfactory, according to the special news letter of the National Hosiery and Underwear Manufacturers' Association, but, viewing the market as a whole, volume buying has not really started. The best indications are that the large Middle West buyers will operate in a sizable way during their visits to New York City in January. There is no apparent reason for pessimism in regard to wool goods for next year, the letter adds, and it points out that initial buying of this merchandise should be cautious because of the large variety of fancy patterns that are shown.

### Every Fire an Entire Loss.

No matter whether a fire loss is "fully covered by insurance," "partially insured" or "no insurance," the amount of the damage is a total loss. The difference is that insurance distributes the loss among a large number of policy holders, instead of being borne by one person.

### Christmas.

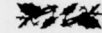
Thank we now the Lord of heaven  
For the dayspring he has given;  
For the light of truth and grace  
Shining from the Master's face.  
Years have come and years have gone,  
Still that Light is shining on:  
Still the Holy Child is born  
Every blessed Christmas morn.  
Henry Warburton Hawkes.

### A Book.

He ate and drank the precious words,  
His spirit grew robust;  
He knew no more that he was poor,  
Nor that his frame was dust.  
He danced along the dingy ways.  
And this bequest of wings  
Was but a book. What liberty  
A loosened spirit brings!  
Emily Dickinson.

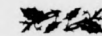
When a man's wife does as she pleases he is very apt to do as she pleases, also.

## Christmas - 1925



In the contemplation of the past year's experiences we want to again affirm our belief in the virtue of high principles in business and good will toward our fellowmen.

With these thoughts in mind, we extend to those who have been friendly, our best wishes for a Very Merry Christmas and a Happy and Prosperous New Year.



## WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

## One Simple Food That Will Increase Your Sales

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

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

## FLEISCHMANN'S YEAST

The Fleischmann Company  
SERVICE



## Kent State Bank

"The Home for Savings"

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

**MOVEMENTS OF MERCHANTS**

Rudyard—D. E. Turner & Co. have opened a retail lumber yard.

Caseville—Neil McLean has engaged in the retail lumber business.

Escanaba—The Escanaba Oil Co. has increased its capital stock from \$15,000 to \$20,000.

Jackson—The Cotton-Ziegler Garage Co., has changed its name to the B. & H. Motor Co.

Grand Rapids—The Simplicity Co., 22 Division avenue, South, has changed its name to the Baby Mine Co.

Port Huron—The Port Huron Paint Co., 316 Huron avenue, has increased its capital stock from \$15,000 to \$25,000.

Muskegon Heights—The Solar Polar Storm Sash & Screen Co. has decreased its capital stock from \$100,000 to \$50,000.

Ann Arbor—The Gerstner Lumber Co., 635 South Main street, has been incorporated with an authorized capital stock of \$100,000, of which amount \$60,000 has been subscribed and \$10,000 paid in in cash.

Ypsilanti—Hutchins & Co. has been incorporated to deal in general merchandise with an authorized capital stock of \$20,000, of which amount \$8,950 has been subscribed and \$1,000 paid in in property.

Grand Rapids—The W. H. Lefler Motor Co., 302 Hall street, S. E., has been incorporated with an authorized capital stock of \$25,000, \$9,200 of which has been subscribed and paid in, \$2,200 in cash, and \$7,000 in property.

Detroit—The Lafayette Furniture Shops, 1020 Lafayette Bldg., has been incorporated with an authorized capital stock of \$3,000 preferred and \$3,000 common, all of which has been subscribed and \$3,000 paid in in cash.

Iron Mountain—The Carl A. Stenson Co. has been incorporated to conduct a general store at Kingsford, near here, with an authorized capital stock of \$4,000, all of which has been subscribed and \$2,140 paid in in cash.

Detroit—The Sterling Plumbing & Heating Co., 2923 Pasadena avenue, has been incorporated to deal in plumbing and heating supplies, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Ionia—Jimos Bros., wholesale and retail candy dealers, have sold their retail stock, The Sugar Bowl, to V. H. Shonfelt, recently of Grand Rapids, who has taken possession. Cafe facilities will be installed and many improvements made in the store.

Detroit—The Cement Sales Co., 7800 West Chicago street, has been incorporated to deal in builders' supplies at wholesale and retail, with an authorized capital stock of \$25,000, all of which has been subscribed, \$752.86 paid in in cash and \$12,301.90 in property.

Royal Oak—The Royal Oak Paint Co., 610 South Washington street, wholesale and retail dealer in paints, oils, wall paper and decorators' supplies, has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, \$7,500 of which has been subscribed and paid in in property.

Detroit—Fred Nagel, 62 years old,

founder of the firm of Fred Nagel & Son, commission merchants on the Western market, died Monday of pneumonia in a hospital in Phoenix, Ariz. Mr. Nagel, who lived at 1944 West Warren avenue, had been ill some time and had left Detroit early in the week with his wife to spend the winter in California. His condition became serious on the train and he was taken to the hospital in Phoenix. Born in Hamburg, Germany, Mr. Nagel came to Detroit 30 years ago. He established the produce firm at 2100 Eighteenth street soon after his arrival. Five years ago he retired and the business has been carried on since by his son, Herman C. Nagel.

Flint—Frank Gifford of Detroit, 57 years old, who is alleged to have admitted passing thirty-one bad checks in Flint, Detroit, Saginaw and Grand Rapids, as well as in other cities outside the State, has been arrested at this place. All checks were for the same amount, \$44, and were made out on some bank in the city where the check was passed. When arrested Gifford had a large number of blanks on many banks and had three checks made out on Flint banks which he had not yet had opportunity to cash. Gifford had a unique method of approaching his victims, he told the officers. Dressed as a carpenter, he would enter some grocery store in an outlying district of the city and enquire where he could secure light housekeeping rooms. Generally the grocers would be able to tell him and he would leave the store. A few moments later he would return and thank the grocer for telling him, saying he wanted some groceries sent to that address. After buying a few dollars' worth of goods he would present the check in payment, saying it was his first week's wages for his work as he had just arrived in the city. If the check proved a little too large he would take what he could get with the remark that he would be dealing at the store in the future and could secure the remainder in trade later.

**Manufacturing Matters.**

Detroit—The Hamilton Carhart Cotton Mills, 10th and Michigan avenue, has decreased its capital stock from \$2,000,000 to \$1,525,000.

Detroit—The Erb-Joyce Foundry Co., General Motors building, has increased its capital stock from \$100,000 to \$125,000.

Ludington—The Ludington Basket Co. has acquired enough timber in the State to insure its operations for the next eight years.

South Lyons—The Forged Seamless Tube Co. has increased its capital stock from \$112,500 and 1875 shares to \$225,000 and 1,875 shares.

Jackson—The Equipment of the Hachle Brewing Co. plant in Jackson is being moved to Canada through a merger with Canadian brewing interests.

Monroe—The Monroe Auto Equipment Co. has rebuilt its plant, which was destroyed by fire with a loss of \$150,000, fully equipped it and renewed operations within 60 days.

Jackson—The Tomkins-Johnson Co.

shop equipment specialists, have acquired manufacturing rights on Hopkins Preferred Equipment a line of chucks, cylinders and valves operated by compressed air.

Lansing—The Novo Engine Co. has established good trade relations in Central and South America, which are already being reflected in an increasing volume of orders from Peru, Colombia and other points Southward.

Detroit—The Standard Pattern Plate Co., 5815 West Jefferson avenue has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in, \$1,000 in cash and \$1,000 in property.

Niles—The Kawneer Co., doors, frames, etc., has been reincorporated under the same style with an authorized capital stock of 300,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The National Match Pants Co., 1140 Griswold street, has been incorporated to manufacture men's and boys clothing, with an authorized capital stock of \$2,000, \$700 of which has been subscribed and paid in in cash.

Plymouth—H. E. Baker, Inc., 1373 Sheridan avenue, has been incorporated to manufacture and deal in concrete products, also steel products, with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Sturgis—The Sturgis Furniture Corporation has been incorporated to manufacture and sell furniture, with an authorized capital stock of \$85,000, of which amount \$60,000 has been subscribed and paid in, \$13,500 in cash and \$46,500 in property.

Benton Harbor—The Air Circulating Heater Corporation, 1027 Pipestone street, has been incorporated with an authorized capital stock of \$25,000 preferred and 12,500 shares at \$1 per share, all of which has been subscribed and \$3,800 paid in in cash.

Detroit—The Michigan Copper & Brass Co., manufacturer of copper, brass and aluminum sheets, has awarded the Austin Company, engineers and builders, First National Bank building, Detroit, a contract for an aluminum smelting building. This is the second recent addition for this rapidly growing Michigan company.

Lansing—The Lansing Company, makers of farm implements and small tools and contractors' equipment, is operating another sawmill in Umadilla township, Livingston county, where 60 acres of timber has been purchased. The company has two other mills. Two more will be added after the Livingston mill is placed in operation. The concern is one of the few in Michigan still able to use existing timber in the lower part of the State.

Bay City—Five thousand acres of Saginaw valley land is now devoted to the growing of chicory. This year the yield was 6,000 tons, selling at \$6 a ton. Growing chicory is now an established industry in this section of the State, and each year new acres are being devoted to it. Chicory was introduced into the State 60 years ago from Belgium. Factor's at Bad Axe, Bay City, Coleman, Mt. Pleasant, Port Huron, Midland and Pincconing are the centers from export-

ing the product shipped to coffee plants. "Contrary to general opinion, chicory is not harmful," said A. C. Carton, of the State Department of Agriculture, "as a vegetable used alone; it does not make a pleasant drink, but used with coffee it gives it a certain quality that improves it. It makes it 'stand up,' as they say."

**Market Wastage and Refrigeration.**

No one can realize what a large percentage of waste is in the way the average market is conducted until he has watched cuts being trimmed before the day's real business begins. Pound after pound of good meat finds its way in to the scrap box—meat that should be sold over the blocks and bring full prices, because the butcher has failed to realize the importance of this item of trimming and to do his best to eliminate it from his market.

Excessive trimming, such as exists in hundreds of markets, is due to but one reason, and that is faulty refrigeration. A box that is not dry and that is not held at the proper temperatures means a rapid deterioration of the meat, causing heavy trimming and an excessive percentage of wastage. There is no market to-day that can carry this waste and pay the proper percentage of profit to its owner on the business which is done. Unnecessary waste is one of the most important factors in making so many meat markets just salary propositions, instead of dividend paying enterprises, as they should be.

The remedy for such a situation consists in the installation of mechanical refrigeration. The use of the machine means that the butcher will have full control over his temperatures. That means the disappearance of excessive trimming once and for all.

The writer was recently discussing his question with a butcher who owns three markets. In the first two he had always depended upon ice for refrigeration, and thus had the question of excessive trimming constantly before him. When he opened his third market he put in a refrigeration machine. After three months' experience with it his opinion is well worth repeating:

"So far as the refrigeration machine is concerned," he declared, "if I were to open another market, and had to pawn my boots to get a machine, it wouldn't take me a minute to make up my mind to do it. The machine is all that is claimed for it and more.

"I am doing the same amount of business here as I do in my other markets, yet in each case my trimmings are 80 per cent. less at least. This market, on the same volume of trade, shows a greater profit, yet in each case my prices are about the same. The machine is the thing that does the trick. It won't be a year before I will have machines in my other markets, for I don't believe any one can have too much of a good thing."

This minute is part of this hour. This hour colors this day. This day starts influences that will affect this month. This month is all of one-twelfth of this year. And no minute, hour, day, month or year can be definitely called more important than another. Think of this minute.

**Essential Features of the Grocery Staples.**

**Sugar**—The market is the same as a week ago. Local jobbers hold granulated at 6.10c.

**Tea**—No break in the inertia in tea markets is evident and it is not likely that buying will go beyond routine proportions during the remainder of the year as no fresh stimulus is being derived from any of the leading primary markets, which are all suspended. One of the interesting phases of the tea market during the past season has been the increased popularity enjoyed by Formosa and Japan teas. With the opening of new markets in Russia, France and China, Japan was able to export 2,000,000 pounds more tea during the first ten months of 1925, when total exports reached 20,657,919 pounds, as against 18,579,674 pounds in the corresponding period of a year ago. This good showing in the face of a steadily increasing urge for the better qualities of teas is all the more marked. English advices dwell at some length on the increasing consumption evident in the British Isles as well as in British colonial dependencies. During the past eight years the per capita consumption of tea in Great Britain has increased from 6.68 pounds to 8.61 pounds.

**Canned Vegetables**—Major vegetables have been more readily salable for factory shipment after Jan. 1 than for prompt movement, especially where the billing is to be done later on at to-day's basis. Quite a number of carloads have been sold in this way. Inside prices on standard 2s and 3s tomatoes are not so common. Some of the chains have bought up this class of merchandise and are already liquidating 2s at 7c a can at retail. Corn and peas are steady at former prices and both are temporarily quiet.

**Canned Fish**—Main sardines are moving slowly at unchanged prices. Many brands have been sold out for the season, while stocks in the hands of packers are considerably less than they have been in late December in several years. An advance in the factory basis after Jan. 1 is expected. Quality this season has been the best put up in some time owing to co-operation with the Federal Government, which has supervised the pack. California oval sardines are one of the firmest of canned foods and even though the spot and Coast markets have already advanced, the tendency is toward still higher prices. A short pack so far this season is responsible. There are no new features in salmon. Reds are firm here and in the West, as the pack has been pretty well absorbed out of first hands. Chinooks are also firm, but pinks are no more than steady. The pack of shrimp recently has been light owing to the scarcity of labor and the high price of raw material. Practically all of the canneries on the Atlantic Coast have been closed during the past three weeks. A quantity of inferior shrimp has depressed the market, but this has been gradually absorbed because of the low prices. A number of canners advise their brokers that they cannot pack good grades at present prices

and break even and they are offering only a limited stock on hand.

**Dried Fruits**—Conditions in the prune market for several weeks have been shaping themselves with the apparent outcome of a more active Coast market, advances at the source and in jobbing centers and a definite improvement over the irregular periods which followed opening prices. The Northwest has sold the bulk of its crop and what is left is of the odd sizes and of 40s. In California 40-50s constitute the bulk of the unsold tonnage. The association and independent packers are not competing to liquidate, but are holding at opening for an expected revival of Coast trading. Retailers are more active in moving spot stocks and because they are cheaper than prunes in the West, most of the demand is for local offerings. Raisins were firm all of the week, but not active for Coast shipment in a spectacular way. Few are offered at the source and prices do not appeal to buyers, who face inventories and are not anxious to stock up. Package and bulk lines on the spot are light in all varieties, especially seedless. Peaches and apricots are well maintained. What fresh shipments come in are readily absorbed. Coast offerings are almost nothing, while resale blocks are being held until the more active spring outlets open up.

**Canned Milk**—Concentrated milk rules firm under the influence of light spot offerings.

**Molasses**—There is little change to report in the character of the local molasses market. Prices are steady to firm, with a moderate jobbing demand passing in all grades.

**Nuts**—Buying is mostly for local account and is in units of a few bags of unshelled nuts at a time, which are acquired to fill some last minute shortage. The heavy movement for the holidays is over. The whole nut market was affected by the weakness in California walnuts and to a lesser extent by the high range of Brazil nuts. Disappointing quality in domestic walnuts, lack of faith in the market during the holidays and a strong pressure all over the country to turn walnuts into money resulted in such an unsatisfactory feeling that other nuts were more or less affected. Buyers were pessimistic of the whole line and were inclined to put off buying until the last minute and then operate conservatively. No other nut gave the same trouble as walnuts, for Brazils found a price level which moved them, even though the turnover was belated. Walnuts, however, have not completely cleared out of the hands of jobbers, and there are still some of the fancy varieties on the Coast. Almonds, filberts and pecans closed firm, with small to moderate stocks on hand, depending upon the distributor.

**Rice**—The domestic rice market remains deficient in the volume of offerings on hand as well as in assortments. Fancy rices are very scarce and promise to be so for some time to come as bad weather has cut down the percentage of the top grades. There is no active demand for large blocks, but jobbing parcels are needed and are being taken daily. Firmness at the mill

is another factor to cause local quotations to be well sustained. Foreign rice remains uninteresting as there is little available for immediate delivery.

**Review of the Produce Market.**

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

Bagas—\$2 per 100 lbs.  
Bananas—8½@9c per lb.  
Beans—Michigan jobbers are quoting new crop as follows:  
C. H. Pea Beans ----- \$4.90  
Light Red Kidney ----- 9.00  
Dark Red Kidney ----- 8.50  
Brown Swede ----- 7.00

Butter—The market is about the same as a week ago. Local jobbers hold June packed creamery at 43c, fresh creamery at 46c and prints at 48c. They pay 25c for packing stock.

Cabbage—2@2½c per lb.  
California Pears—\$5.50 per crate.  
Carrots—\$1 per bu.  
Cauliflower—Calif., \$4 per doz. heads.

Celery—35c for Jumbo, 55c for Extra Jumbo and 75c for Mammoth.  
Cocoanuts—\$1 per doz.

Cranberries—Late Howes are now in market commanding \$10 per 50 lb. box.

Eggs—Local jobbers are paying 40c this week. Local dealers sell as follows:

Fresh Canded ----- 45c  
XX ----- 37c  
Firsts ----- 35c  
X ----- 33c  
Checks ----- 30c

Egg Plant—\$1.75 per doz.  
Garlic—35c per string for Italian.  
Grapes—California Emperors, packed in sawdust \$3.50@3.75 per crate.

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$6.50  
360 Red Ball ----- 5.50  
300 Red Ball ----- 6.00

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4½s. \$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 ----- \$6.00  
150 ----- 6.00  
176 ----- 6.00  
200 ----- 6.00  
216 ----- 6.00  
252 ----- 6.00  
288 ----- 5.75  
344 ----- 5.50

Floridas are in ample supply on the following basis:

126 ----- \$5.25  
150 ----- 5.25  
176 ----- 5.25  
200 ----- 5.25  
252 ----- 5.25

Parsley—60c per doz. bunches for jumbo.

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

Potatoes—Buyers are paying \$1.80@2.10 per bushel, according to quality. The market is firmer.

Poultry—Wilson & Company pay as

follows this week:  
Heavy fowls ----- 23c  
Light fowls ----- 15c  
Springers, 4 lbs. and up ----- 23c  
Turkey (fancy) young ----- 39c  
Turkey (Old Toms) ----- 32c  
Ducks (White Pekins) ----- 26c  
Geese ----- 15c  
Radishes—60c per doz. for hot house.

Squash—Hubbard, \$2 per 100 lbs.  
Sweet Potatoes—Delaware kiln dried \$3 per hamper.

Tomatoes—California, \$1.65 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy ----- 16c  
Good ----- 14c  
Medium ----- 11c  
Poor ----- 9c

**What the Enormous Corn Pack Means**

The 28,000,000 case pack of corn means a supply of 572,000,000 cans to be marketed during the next twelve months, or an average of almost six cans for every man, woman and child in this country. That is not too much corn, if the price is right, also the quality. Some of the corn is poor and ought to be taken out of consuming channels, as it is a menace to the retail movement of corn and other canned foods. A poor can of corn can do no end of harm in checking sales. There are enough standard and better grades and there is no excuse to palm the junk off on the public. It ought never to have been canned. The public is going to get some bargains in good corn. The trouble is not so much that there is too much corn as that some of it threatens to jeopardize the successful liquidation of the present supply.

**Good Words Unsolicited.**

Mrs. A. D. Kendall, hardware dealer at Millbrook: "We have taken the Tradesman and other trade papers for many years but E. A. Stowe's paper is far ahead of all. The poetry on the front cover is alone worth the price. Mr. Stowe is not afraid to show up the crooks and does it right. I would hate to try to get along without it."

I. S. Seaver, of Lansing, formerly dealer in general merchandise at Pompeii: "While I have retired from retail business, after serving for about fifty-one years, I feel that I cannot get along without the Tradesman. I shall always be interested in the welfare of the retail merchant and, after reading your valuable trade journal for some thirteen years, I feel that I must still have it."

**Grafting Grafters Are Latest Grape Annoyance.**

Fresno, Dec. 18—Grafting grafters are the latest pest attacking the grape growers here, according to the Federal State Extension Service. The recent agitation for changing Thompson Seedless vineyards to more profitable varieties by means of crown-grafting has resulted in a new form of confidence game. Several men are faking the grafting of vines, at a good price. The time of year gave the game away. The Winter is not the proper time to graft. This work should be done in the Spring, when the buds are ready to shoot.

Gravity and majesty are the outer garments of the reflective mind.

## IN THE REALM OF RASCALITY

### Cheats and Frauds Which Merchants Should Avoid.

The adverse verdict against the Continental Jewelry Co., of Cleveland, in the case of the Grand Haven merchant who contested the payment of junk jewelry on the ground that his order was obtained by fraud was so clear cut that the attorney of the defendant was recently requested to state the grounds on which his client won out so easily. The attorney very generously complied with the request as follows:

Grand Haven, Dec. 19—In the case of Continental Jewelry Co., vs. Arthur J. Van Workem the defendant claimed that the plaintiffs, in order to induce him to sign the agreement, stated that he would be given the exclusive agency for the goods in the city of Grand Haven; also that they would advertise the goods for him in the local paper; that he would be sent only such goods out of the printed list and order that would retail at a low figure. These promises were not performed by the plaintiffs. The defendant further claimed as a matter of law, that if plaintiff made these statements and at the time they were made had no intention of carrying them out, or if at the time they were made they were false and defendant believed them to be true and acted on them to his damage, the contract was void.

The court instructed the jury that if they found these statements to be false, then the contract would be void. The jury evidently found such was the case, as their verdict was no cause for action.

The time has expired for an appeal by the plaintiff and the matter is ended. Charles E. Misner.

The defense set up in this case can be used in every action brought by the junk jewelry men, because it appears to be impossible for the salesmen of the houses handling junk jewelry to interest their customers in the proposition except by the employment of inducements which cannot be complied with and statements which cannot be carried out.

Perfection of a minute-man system whereby every member of the retail bureau of the Wichita Chamber of Commerce may be warned of graft, swindle or bad check artists fifteen minutes after discovery is now being worked out by officials of the organization.

It is planned to extend the system until every retailer in the city will be warned as soon as a grafter, fake salesman or bad check man is found to be operating in the city.

Under the scheme the Chamber of Commerce is notified of the presence of the intruder. The chamber calls five retailers immediately. Each of these five men calls two others and the retailers they notify will call two more. By use of this system it is estimated that fifteen minutes is all that will be required to warn the entire membership. The system will not take much longer when extended to the entire city.

So seriously has bad check passing invaded the city, the retailers were forced to take drastic steps for protection and the minute-man system was devised. An era of fake salesmen is also present.

Wichita is supposedly the first town

to adopt the warning system, which will also be used to call meetings.

Three weeks ago the Realm reminded the Grand Rapids Herald that it was carrying an advertisement by the Steber Machine Co., of Utica, N. Y., which is a notorious cheat and fraud—all the more so because it deals almost exclusively with invalids, shut-ins and women in poor circumstances. The matter was brought to the attention of Manager Vandenberg by letter, which promptly evoked the following response:

Grand Rapids, Dec. 17—Thanks for your letter of the 14th and for its enclosure. I am glad to have this advertisement brought to my attention. We shall promptly investigate. You are quite right in assuming that we do not care to carry fraudulent advertising in the Herald. Thanks for your helpfulness. A. H. Vandenberg.

Notwithstanding Mr. Vandenberg's apparently appreciative letter the obnoxious advertisement again appeared in the Herald of Dec. 20. The architect of this department hopes no reader of the Herald will be victimized by the crooks who are responsible for this advertising.

The crook and the shyster are no respecters of feelings and the human decencies.

It has been brought to the attention of this office that two or three classes of parasites have been making livings by following the death notices in newspapers, and the probating of wills.

As soon as they become aware that a man is dead, operators of one type of swindle schemes, addresses letters to the deceased (knowing that they will fall into the hands of his heirs). These letters state that only two or three installments remain to be paid on certain allegedly valuable stock or on a very valuable diamond he is buying, but that failure to meet the balance of the payments at once will forfeit the property.

The party into whose hands the letter falls, usually, without investigation, forwards the balance. He then receives worthless securities, faulty merchandise, or nothing at all.

Another class direct their efforts toward selling their questionable merchandise to beneficiaries immediately after an estate is settled. Their theory is that the recipients of the money may have little experience in investing the same.

Holders of securities in companies long since defunct, call the Tradesman almost daily stating that they have been offered real estate or securities in trade for their holdings.

Examination of the offer inevitably shows that the offerer requires money along with the securities. Usually the price of whatever is offered in trade has been inflated to cover the allowance for the trade-in; or the article offered in trade is clearly worth less than the article received in trade.

Stockholders' lists in defunct companies are eagerly sought by promoters of doubtful ventures; first, on the theory that the purchasers were easy marks; second, on the theory that a bogus offer to allow the old stock as part payment will blind the prospect

# For Immediate Sale

## Rockford, Illinois

### Manufacturing Property

# AT SACRIFICE PRICE

Must be sold at once for only a fraction of reproduction cost—300,000 square feet of brick and masonry buildings. Centrally located. In excellent shape. Completely sprinklered. Low insurance rates. Very sturdy design. Suitable for heavy type machine work. Planned for economical production. Adaptable for manufacturing a very diversified line of products. Includes 80,000-foot warehouse served by two railroads on different floor levels. Three freight houses face property. A fourth within one block. Packing house and Crane Company branches within stone's throw. In the heart of the best marketing territory in America. Labor situation favorable — Swedish-American community — workmen own their homes—labor turnover exceedingly low. Rockford has many and varied manufacturers and is a good place to live. An ideal location for your factory.

*There is no better opportunity to acquire manufacturing property so well built and situated. Will sell complete or divide. For complete information concerning this modern plant apply to*

## KNAPP-BARNES

### & Co. Rockford, Illinois



A good seller  
A splendid repeater

## HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today  
All jobbers

HOLLAND RUSK CO., Inc.  
Holland, Michigan



to the facts concerning the new deal.

The Wrigley Pharmaceutical Co., formerly of Florida and now of Atlantic City, is circularizing Michigan investors. This concern, trading on the popularity and good will of the well-known Wrigley Chewing Gum Co., purports to manufacture "Spearmint Tooth Paste."

There is no connection between the toothpaste manufacturer and the gum manufacturer, although the presidents of both companies bear identical names. The pharmaceutical company letter head gives the cable address "Spearmint" and the signature "W. W. Wrigley" appears in script almost identical to that used on Spearmint chewing gum. The letter sent to Michigan investors reads:

"To a limited number of highly representative people we offer the opportunity of becoming a stockholder on the ground floor basis."

If one accepts this "Spearmint" invitation to buy stock, one also receives some free tooth paste. "This plan," reads the letter, is an advertising one and very costly to the company."

#### New in Sports Costumes.

Sports costumes designed for the Riviera constituted a large proportion of the collection recently opened by Molyneux, according to information just reaching fashion authorities here. Typical of the models created for clients of the house en route for Cannes were one-piece styles in semi-fitted effects, the skirt section being slightly flared and worn with a belt adjusted at the hip line.

Two-piece models utilized over-blouses in wrist length above box pleated skirts. The neck finish most frequently shown was the V line, though a turn-over collar one and a half inches high and the narrow Eton were also included. Fabric ties finished the long sleeves shown on practically all of the models and the cravat neck finish prevailed. Another type of dress shown was a simple one of crepe de chine, or crepe morocain, made with loose gathered panels, or gathered tunics slashed at sides, front or back.

Three-piece sports costumes showed the coat in the same color as the dress, but differing in tone. The combination of a full length two-tone blue suede coat with a fur collar, worn over a wool jersey dress of blue and gray mixture, and with a blouse in a small pin check, proved to be an effective style. Topcoats in the flattering shades of apricot, peach, chamois and pastel bois were completed with self-tone fur collars.

White coats were sponsored and were worn over pastel frocks and suits. Fancy wool jerseys, tweeds, mannish mixtures, heavy crepes and shantung were fabrics repeated at frequent intervals during the showing.

Evening modes revived tinted Spanish lace in artificial silk. Fringes were again presented, as were also beaded robes. The bow tie at shoulder or hip line was repeated in many placements and variations. In colors, several shades of blue, notably Madonna and porcelain, were featured. Soft yellows, greens and bois shades dominated.

#### Eliminated From Some Stores.

While in some of the larger stores of the low-priced chain groups the sale of radio parts has proved successful and profitable, this merchandise is being eliminated from those which are not large or in the more patronized "radio consumer centers." This action was described yesterday as a natural development in the court of ten-cent store merchandising, reflecting the turning over of space in the smaller stores to other merchandise that will sell more readily and actively. It does not indicate that radio parts are not good items for many of these low-priced stores, it was added, nor that the trend to buying complete sets by radio fans has seriously cut into the parts' business. There is an ample

market for both and the volume of radio parts sales in the ten-cent store chains has run into very large amounts.

#### Spring Hat Demand Increased.

With a good portion of the probable volume of business in men's hats for Spring already booked, manufacturers and wholesalers look for a substantial amount of the business yet to be placed to reach them within the next few weeks. The manufacturing trade has found that the Spring business in recent seasons has been larger, said to be due chiefly to the vogue for the lighter colors. Many men now buy a new hat in the interim between Easter and the beginning of the straw hat season. This was not the former custom, as the tendency was to wear the

old hat right through to May 15. Fancy bands are being prepared in profusion for the coming season, the expectation being that their vogue will be greater than ever despite the fact that they did not take so well for the Fall.

#### A Chinese Application.

A Chinese newspaper contains the following advertisement for work:

"Sir—I am Wong. I can drive a typewriter with good noise and my English is great. My last job has left itself from me for good reason that the large man is dead. It was on account of no fault of mine. So, honorable sirs, what about it? If I can be of big use to you, I will arrive on some date that you should guess."



## Business is Always Good Somewhere

**T**HE communities which enjoy the most stable prosperity are those which have a wide variety of industries. At times business may be below normal in some lines, while in others it may be in excess of normal volume, and the smoke never ceases to pour from some factory chimneys.

The careful investor considers proper diversification when selecting securities. Business is always good in some lines, somewhere, and by diversifying his holdings he insures greater safety and a more stable income.

Our bond list is made up of high grade securities of many different types. We are always pleased to help investors select securities with a view to giving proper diversification to their holdings.

## HOWE, SNOW & BERTLES

(INCORPORATED)

Investment Securities

NEW YORK

GRAND RAPIDS

DETROIT

CHICAGO

### INSTITUTIONALISM.

Marley was dead and old Scrooge turned upon the nephew who had just wished him a merry Christmas. "What right have you to be merry? "What reason have you to be merry? "You're poor enough!" Scrooge's nephew made what was in its way a sufficiently good retort. He asked his uncle what right a Scrooge had to be dismal and morose. "You're rich enough." But precisely because Scrooge had more money than he knew what to do with he was exempt from celebrating Christmas on Christmas Day. If Scrooge had only had the will to do so, he could have observed Christmas any and every day in the year. It is only the Bob Cratchits of the world who are in duty bound to be merry in the Yuletide, to be merry by schedule, because their opportunities for merriment and gift-giving are so restricted the rest of the year.

There will always be a few to raise their voices against the "institutionalism" of fixed holidays. They want to know why people should not be merry and of good-will three hundred and sixty-five days in the year; why people should not be just as good citizens every day before and after July 4 as on Independence Day; why religion and ethics should not be a seven-day concern for all of us instead of only a Sunday occupation. They admittedly voice an ideal. The Christmas spirit all through the year, the spirit of good citizenship on primary day and election day, as well as on Independence Day, faith and rectitude seven days in the week—these are worthy aspirations. Yet the same teachers who utter them have not disdained the institutionalism of the calendar. Until man has learned his lesson thoroughly and applies it daily, it is useful to have fixed hours for lessons. In the college of life the elective system has to be administered with care.

Especially for the workers of the world, who are too busy and not sufficiently well off to shape their daily lives along the conscious plan, the holiday and the holy day supply both lesson and color. They furnish that element of drama in the common life for which the esthete so poignantly longs. They are the climaxes, the white flames, the realizations of personality which the esthete may strive for every day in the year, but which the ordinary man would miss altogether if not set down in red letters on the calendar. Such fixed days have much of the object which the practitioner of the "beautiful life" seeks. They bring ecstasy and release to the democracy. And they promote spiritual and moral sanitation. The Jubilee of the ancient Jews was an institution for getting a lot of selfishness out of the system. The Saturnalia of the Romans was an institution for blowing off steam. Christmas is an institution for mobilizing kindness. The mere effort involved in deciding what kind of necktie your uncle would like is an exercise in thinking of something outside one's self.

All this leaves out of account the consideration that people who refuse

to concentrate their good-will at Christmas time are sometimes the kind of people who forget to exercise good-will during the rest of the year.

### GODSEND TO EUROPE.

During the first year that the Dawes reparations plan was "in full force and effect" it worked without a single serious hitch. This much is apparent from the report submitted by Seymour Parker Gilbert, director general of reparations, which has just been published.

Politically, the Dawes plan was a godsend to Europe. Technically, it was so drawn that the first year would be easy sailing. Economically, it has caused no disturbance in Germany, and has, on the whole, proved satisfactory to the Allies.

But, after all, these results were fairly certain. German payments amounted to \$238,100,000. She drew upon the Dawes plan for \$190,500,000 of this; the rest came from profits of the German Railway Company. With other countries lending her the bulk of her first year's payment, the plan could scarcely fail to work so far as Germany was concerned.

Great Britain also came out well. She collected her claim almost entirely in pound sterling. On the other hand, France received only one-tenth of her payment in cash, the remainder being in coal, coke, dyestuffs, fertilizers and other items, most of which had to be sold in France at from 10 to 20 per cent. below their reparations valuation. As a result of this and other causes, France obtained approximately \$20,000,000 less than she was entitled to.

This, however, was only an experimental year. How will it be next year and the year after? On this question the report was, necessarily, silent. But the economic and financial recovery of Germany has been such that experts are willing to predict success; that Germany will be able to meet her obligations without a further foreign loan and that France, if she straightens out her internal finances and foreign debts, will obtain full value.

Most observations on the Dawes plan emphasize the good effects it has had in Germany. It seems to be almost forgotten that these effects are a means and not an end. The results must satisfy the Allies, and France in particular, before the plan can be pronounced an unqualified success.

France should not complain, it may be said, if her own internal conditions prevent her from taking full advantage of the plan. This is excellent logic, but it will not go in France if she continues to come out the little end of the horn. In brief, unless there is stabilization in France, the reparations issue may again be thrown into politics.

Mr. Gilbert has reason to be satisfied with his first year. The expert observers, going over his report, have confidence in the next two. But beyond 1928, after which Germany will have to shoulder the full annual burden of \$596,000,000, even the experts have nothing to go on.

### STORMY PETREL OF THE AIR.

The sentence passed upon Col. Wm. Mitchell is a compromise. Few watchers of the court-martial expected he would be cleared. Military law is military law and his violations of it were unmistakable. The general view was that Colonel Mitchell would be cashiered, the eagles cut from his shoulderstraps and his name struck from the Army Register.

Instead, justice was tempered with mercy. For five years he is suspended from "rank, duty and command" and will receive neither pay nor allowance. He will be of the army but not in the army. It is a lenient sentence, lessened by his splendid record in the World War.

The verdict of the court-martial avoids the danger of making a martyr of Colonel Mitchell. He emerges without a halo and has been denied the crown of martyrdom.

Colonel Mitchell had shaken his fist at the lightning. He had gone the final limit in his defiance of military discipline. The effect of his utterances, denunciations and defiances was endangering the morale of the services. His superiors had been more than patient with him. There were times when they seemed timid and afraid of the stormy petrel of the air.

It may not be urged, with any fairness, that he was denied a fair trial. Every facility was given him to present his case. He was permitted to offer all the evidence he had. The proceedings were not hurried. While the charges against him were based on a clear violation of the Articles of War to which he subscribed in his oath as an officer of the United States Army, he was given the widest possible latitude in defending himself.

No officer facing a court-martial ever received more consideration. His judges had a delicate and difficult task and one that on the whole was performed with sympathy, intelligence and courage.

Colonel Mitchell has had another of his several days in court and will have others. Whatever final action may be taken by the War Department and the President on his sentence, the Mitchell case will echo and re-echo in Congress. The last chapter of the Mitchell episode may be as hard to reach as is any ultimate and satisfactory solution of the whole problem of aerial defense, but in the case of the United States Army vs. Colonel William Mitchell a substantial justice softened by mercy has been done.

### COTTON AND COTTON GOODS.

Quotations on cotton during the past week have sagged, reflecting the result of the certainty concerning the large size of the crop. The latest estimate of the Crop Reporting Board has ceased to be considered by any one as exaggerated, the tendency being rather to regard it as conservative. Weather has recently been good for picking in the cotton-growing sections and this has led some calculators to intimate that a total yield for the season of 16,000,000 bales is among the possibilities. However this may turn out, the quantity which it is con-

ceded will be available is ample to warrant low prices for the article. The effects of the lowered quotations on the prices for goods are apparent in the lowering of levels pretty much all along the line. Especially notable are the reductions in napped goods and in knit underwear. In the latter, Northern mills have followed in the wake of the Southern ones. Printcloths have held up fairly well, everything considered; but the amount of trading has been comparatively small. Percales have been continued at the former prices. Except for filling-in purposes not much business is expected in cotton goods generally until after the beginning of the new year. There is no special incentive for early volume buying, as the chances of any rise in prices later on are not considered probable. With the advent of the jobbers here early in January a little more activity is predicted.

### BECOMING STABILIZED.

While the holiday buying season is in full blast in retail channels, producers are at work on preparations or manufacture of goods for next year's merchandising. A number of articles are already under order which will not reach consumers until about a year hence, while many more will be sold over the retail counters beginning shortly after the turn of the year. Forethought and judgment are required in determining both the volume and the quality to be turned out, and especially so where the style element enters as a controlling factor. What weaves and hues promise to be popular and what designs will take are the subjects of care and thought. Upon correct decisions regarding them depends success or failure in marketing. The sales for the winter resorts season will help to solve this particular phase of the situation, and they will therefore come in for close scrutiny. The price aspect is another feature. This means the ascertaining of how liberal the public will be inclined in making purchases. The general disposition is toward lower levels, as evidenced by the declines in the raw materials of the textiles, which are gradually being stabilized on reduced bases, and this movement is well defined toward similar reductions in fabrics. Enlarged trading promises to follow the settlement of values, and this will probably be shown shortly after the turn of the year.

### NO LIMIT TO MONOPOLY.

Henry Ford has notified all his agents that he had engaged in the manufacture of bumpers and that hereafter Ford agents must not sell any bumpers for Ford cars unless they are made in the Ford establishment.

If the Ford policies continue to expand as they have in the past few years, it will soon be necessary for every Ford representative to buy Ford clothes, eat Ford hams, drink Ford coffee and use only Ford cradles and coffins.

If gossips would stop to think occasionally their tongues would get a much-needed rest.

## OUT AROUND.

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

Forty years ago it seemed desirable that the Tradesman Company should have a sideline to help out on the expense of our traveling representatives. At first thought blank books were suggested; but when we considered how quickly blank books deteriorate and the bindings come loose, we decided that something less perishable should be handled. We finally decided on office safes and bank equipment and I am pleased to chronicle that our expectations have been realized many times over. I attribute our success in that line largely to the principle we adopted at the beginning of having but one price and never deviating therefrom. We figured that, because safes were a sideline with us and involved no extra expense for rent or clerk hire, we could afford to handle the goods on 10 per cent. margin, which is about a quarter what safe houses in Detroit, Chicago and other cities have to charge where rent and salesmanship are important and necessary factors in the business.

When our competitors and neighbors in trade called on us and found only one figure on the price tag, they immediately remarked:

"You can't sell safes that way, any more than you can sell pianos at one price. You must have three different options—asking price, selling price and minimum price. You start your customer at the asking price and gradually come down to the minimum price with apparently great reluctance. When your customer gets you down to the lowest figure, he will grab at that price and go away entirely satisfied."

I couldn't see things that way. It seemed to me that when a customer saw he could secure concessions by hesitation and delay, he would never know when he had reached bottom; that there was no more reason why safes should be sold by jockeying methods than there would be for a banker to ask 7 per cent. for the use of money, drop down to 6 per cent. when the customer demurred and then make a final bid at 5 per cent. when the customer started for the door. The whole subject of different prices on the same article was abhorrent to me. So I replied to my critics as follows:

"I am going to sell safes the same as I sell the Tradesman—on their merits and one price to all. No chromos and no inducements except good service and prompt attention to any complaints regarding our goods. If we cannot build up a lucrative business on that basis, we can discard the safe line and take on something else."

Needless to say, we are still selling safes at close margins on the basis of one price to all. Hundreds of merchants and dozens of banks have been served in an entirely satisfactory manner. At least twenty-five safes sold by us have passed through the ordeal of fire and come through with their contents intact. We have never handled the goods of manufacturers who make one thing and guarantee another. There are factories which

make mighty attractive looking safes and vault doors and sell them on a guaranty that they are solid steel, whereas they are composed of a thin shell of steel on the outside and cheap filling on the inside. Safe buyers are amply protected from imposition of this kind, because enquiry from any honorable safe agent will disclose the identity of the makers of bogus stuff. In too many cases, however, buyers do not take the trouble to post themselves as they should and listen to the siren voices of the crafty salesmen who sell spurious good at a shade under the price that genuine goods can be sold.

This much by way of introduction to our last Saturday trip, which happened to be to Kalamazoo. The trip was taken primarily to look up a man who purchased a \$250 safe of us on Sept. 1, paying \$50 and giving ten \$20 title notes for the remainder. He paid one note by check, but the check was permitted to go to protest. In the meantime the purchaser has failed—lasted only a little over three months—and we face the necessity of employing a lawyer and interviewing attaching creditors, the constable and the judge in order to regain possession of our property. This is one of the few cases where we have been deceived by safe purchasers and granted credit where neither confidence nor credit were deserved. We aim to be very conservative in matters of this kind, but the best of men sometimes make mistakes; and we certainly deserve censure for having had any dealings with Wm. H. Rosenberg, 207 East Main street, Kalamazoo.

The ride over the thirty-six miles of cement between Grand Rapids and Kalamazoo was delightful. The fourteen miles of unpaved road in Allegan county was very rough and uncomfortable—an outstanding reproach on the enterprise and vision of the road officials of that county. The sunshine was bright, the sky was blue and the sunset in evidence on the return trip was gorgeous beyond description. I have never seen a sunset in the tropics more wonderful than the lurid red of a hue impossible to describe which God graciously gave us last Saturday night.

Speaking of God, reminds me that I accepted an invitation from my friend Trotter to listen to Billy Sunday in his talk at the City Mission last Thursday afternoon. Because I just naturally stand up for a man when he is attacked if he is not present to defend himself, I have always undertaken to defend Sunday when my friends have referred to him in a slighting manner; but I shall not go out of my way to defend him in the future, because I do not think he is a fair antagonist. He went out of his way to assert that Unitarians and all other modernists are as bad as hijackers, bootleggers and prostitutes and the language he used in condemning Christians who do not conform to his narrow conception of Christ was certainly out of place in a Christian pulpit.

As a very young man I adopted the definition of Christian expressed by the Bishop of London: "The true

Christian is the man who has respect for the other man's religion, whether he believes in it or not." That definition is good enough for me. It is good enough for any of us. Some of us may believe in salvation by faith and others believe in salvation by character. The man who assumes that he has the only patent right to salvation is about the smallest specimen of a man possible. As between such a man in his narrowness and prejudice and bigotry and the carping atheist, I have no choice. They are each welcome to their beliefs, but neither appeal to me as desirable associates or worthy leaders. E. A. Stowe.

## Is There a Santa Claus? No Longer Debatable.

Grandville, Dec. 22—Christmas is the one holiday that circles the earth and is kept sacred by the common millions as well as the proudest, wealthiest families of the land. It is the one holiday for all the world and will be received this year, as in past times, with the ringing laugh of childhood and the sincere applause of those of sterner years.

A little child once wrote the editor of the Sun asking, "Is there a Santa Claus?" The editor published the letter and replied in unmistakable terms that Santa Claus is, and that things unseen are more real than those we see.

"My Papa says if you see it in the Sun, it's so," wrote the little one, which so pleased the editor, he devoted half a column to the enquiring little girl. His answer closed with: "No Santa Claus! Thank God he lives, and lives forever. A thousand years from now, Virginia, nay ten times ten thousand years from now, he will continue to make glad the heart of childhood."

So we undoubtedly have a real truly Santa Claus, whose beaming smile shows so luminously on the pages of our daily press.

The politician, the statesman, the minister of the Gospel, each and all lay aside the cares of state and of business to keep faith with the traditions which hover around the sacred name of the One born in a manger that He might become the Savior of the world.

Christmas, birthday of the Christ-child, has a deeper meaning than has any birthday in the universe. The old homestead brightens its fires, covers its walls with holly and extends the hand of welcome to its wandering sons who have long been gone from the old home.

It is a day of reunions and a day of gift giving. It has stood the test of time and makes for a revival of love and good cheer among all classes of people the wide world around.

America has gradually drifted outside the sad shadows of that war which sent so many of her sons to the dust of Flanders Field. Heartaches for those who fell in that war have in a measure been healed, yet far and above all else has that supreme sacrifice builded anew in the hearts of our people the realizing sense of the infinite.

The materialist was silenced, the believer in an omnipotent God was renewed, and a newborn faith instilled into hearts long since given over to the material things of this world. With the death of many thousand boys in khaki, whose bodies lie buried on the sunny fields of France, came renewed faith in immortality. The weeping mother could never consign that son of hers to oblivion over there among strangers. Her faith buoyed her up until she sees even in her dreams that son, coming back across the bleak waters to meet and greet his mother with words of cheer, and an assurance

that he is not dead, but lives instead just beyond that veil which hides this world from the one over there.

Christmas awakens all that is good and noble in the human heart.

The week before Christmas is filled with untiring makeshifts to get the presents ready to send through Uncle Sam's mail bags to all those friends whom we have not seen in months, perhaps years, and to whom we send our love and good wishes in abundant measure.

The small child of far-gone times can well recall those Christmas holidays under the shadow of the Michigan pines, when elaborate presents were unthought of. The author of these lines recalls his first call from dear old Santa, when he hung his stocking beside the chimney (a stove-pipe) and went off up the narrow stairs to bed beneath the low eaves of a home made from unpainted lumber in the rough, yet a pleasant home for all.

With the dawn of morning two boys (kiddies) rushed pell mell down the narrow stairs to where hung those stockings. Lo and behold, those bits of footwear were stuffed to overflowing. Brother Davis had, among other things, a pair of brand new skates. Then there was an orange and a package of candy.

The younger lad was content to dig up an empty spool, a sack of raisins and candy and a few buttons on a string.

The greatest wonder was that so rotund a body as old Santa Claus could slide down that six-inch stove-pipe without the least disturbance to stove or fire. Nevertheless Santa was a genuine reality to those backwoods lads. That was somewhat less than four score years ago and the younger of the brothers still believes implicitly in Santa Claus, while his brother, who passed to the beyond during the perilous days of Civil War stands just over there, smiling approval on the merry-making on this holiday, the best of them all.

When Abraham Lincoln passed on after the assassin's bullet found his life at Ford's theater, Washington, an army of three hundred thousand boys in blue mustered on the shores of Time to welcome him to their ranks, the greatest martyr of all time.

We can well imagine that our friends who died in battle for their country still live among that angel throng and that they, too, celebrate Christmas day with their earth friends, glad to be of help to those whose abundant faith has never permitted them to doubt.

Christmas Day, 1925, ought to be the best day in all the years, since peace, prosperity and happiness reign as never before in this great country of ours, the envied country of all the world. Old Timer.

## Getting Merchandise To Florida.

It still remains pretty much of a problem as to how manufacturers may get merchandise, particularly ready-to-wear, to retailers in Florida. The railroads and steamships have their hands full with consignments, with an embargo existing at the present time. One garment manufacturer of this city hired an airplane to take his shipment to various points in the State, the initial consignment being valued at \$2,000. A salesman of another garment house had the good fortune to get three big trunksful of merchandise into the State quite early, and, with this as a sort of spot supply, proceeded to do something like a land-office business. He has wired his firm here to ship three more trunksful, but when this merchandise will reach him is not clear at present.

## SHOE MARKET

### Early Purchasing Can Be Done With Safety.

"What are the new styles for spring?"

"What are they going to wear?"  
"What's the dope?"

These are only a few of the many hundreds of questions that are being asked every day by those interested in the selling of footwear.

And a great many of the questions can be quite easily answered.

First of all—early buying is not going to be nearly as difficult as last year. The general style trends that were so popular last fall and earlier in the summer should serve as a very reliable guide for most retailers. There is nothing shown this spring that is radical. At least for the retailer who wants to play safe, and very few retailers would buy radical freaks anyway.

Manufacturers, the country over, have given serious thought to new styles, and a comprehensive survey of quite a number of lines will convince most retailers that buying can be done with confidence—and assurance of getting what will sell.

Patent leathers, in a very pretty array of pumps, seem to be the most popular.

Ask any retailer of footwear as to "what is going to be good for spring?" His reply will come promptly—"patents are going to be good."

Evidently retailers are going to make patents a big part of their early buying.

Quite naturally, kids will come next—that is—black kid. Kid always sells well when patents are going well. Many dealers had good success with kid during the fall and into the winter and they rightly believe kids will continue popular.

Opinions as to satins vary considerably. Some retailers in the large cities are very enthusiastic because they have been selling satins in goodly proportions right along. Other large city dealers have not had the same experience. Footwear dealers in the smaller cities and towns are inclined to buy cautiously until there is an opportunity to gauge the trade.

In colored kids, some of the prettiest leathers in years are going to be shown and dealers are giving considerable thought to this part of their stock. Colors, in some instances, run as high as a third of the total purchases.

Unless colored kids prove too high in price for what some dealers term "the flapper trade" there should be good sales because the new styles and new leathers—at least new names for the colors—will be sure to attract.

Bois de Rose is one of the new tans that will be featured extensively. This is a wood brown with a shading off to a rose tint.

"Cranberry tan" is another reddish tan that many dealers are buying.

Sauterne is a golden brown that will be shown and has met with considerable approval upon the part of early buyers.

Ascot tan and Rugby tan are additional favorites.

Mauvette will also be shown—and

this is a tan with a "purplish" tint, evidently derived from the name Mauve.

To these colors there should be added parchment gray and opal gray, and it will then be seen that the manufacturers have been keeping in line with the standard, accepted colors for hosiery and are in accord with color card requirements.

The coming season will see more ornamentation than previously, and this is as it should be because with Easter early, and the fact that more trimmings and other style fancies are required in the spring—there will be a demand for something different.

Manufacturers have taken this fact into consideration, and retailers should not shun some of the fancier patterns.

Fancy buckles, beaded effects, bows and tongue effects are going to be good. The step-ins, with and without fores seem to be popular, and the D'-Orsay pump is going to hold its own—even proving a good seller with more ornamentation demanded. Patent leathers with contrasting piping effects are in demand.

Strap effects are sure to be called for, at least one-strap effects. As one dealer said, "the girls are all dancing the Charleston, and they want something that will stay on." Perhaps some of the manufacturers had this in mind—for you will see several pump styles with cut-out effect that have a concealed elastic gore, insuring a snug, comfortable fit.

Everywhere there is a tendency toward the short vamp and medium round toe.

Higher heels seem to be the preference. A very decided spike heel is selling best, narrowing considerably to a small base. Most styles shown are 17-8, 18-8, 19-8 and 20-8 in the spike. And of course there are the modified spike with a larger base. The Cuban heel never loses its popularity, especially in 12-8 and 14-8 height, and this style heel is also being shown on sandals which are looked forward to as good for spring.

Tie oxfords have been increasing in popularity in many localities. Tan calf will no doubt sell satisfactorily especially where these sport styles are suggested properly.

Quite a number of smart combinations are also being shown among the new lines. Past experience is the best guide as to what will sell.

There is nothing radically new in men's shoes and oxfords. Of course, there are new patterns, and stocks should be kept freshened in order to meet public demand.

Successful retailers are studying styles, basing their choice upon past experience, and buying in sufficient quantities to insure a satisfactory stock for immediate and near-future business. A surprising amount of buying was done in December. Many dealers having already looked over several lines, which is evidence that early purchasing can be done with safety.

A clerk may succeed without salesmanship, courtesy, or tact, or ambition, but the best all lay against him. He might better try to make money by buying lottery tickets.

### Shoe Men Have Their Troubles

In some respects, at least, Christmas is not going to be as merry as it might be for manufacturers of women's shoes. To begin with, buyers are putting off the bulk of their purchases of Spring stuff as long as possible, which means that there will be a rush of orders next month for goods wanted for delivery in March. Further, the price of kid is going up, from all accounts, with deliveries of the most wanted colors running behind. Still further, the "sharp-shooters" among the makers of the cheaper lines are said to be picking off new styles in the more expensive footwear so quickly that manufacturers of the latter scarcely make deliveries before their stuff is on the market in a cheaper imitation. This was said yesterday to mean that the manufacturer of quality shoes has practically no chance of making a profit on his wares.

### Good Belt Season Ahead.

Advance orders placed on women's belts by leading dress houses and garment makers presage an excellent Spring business on this merchandise, and manufacturers are preparing their new lines with a view to one of the best seasons they have ever had. Style information from abroad shows that several of the leading French houses are exhibiting leather belts on some of their new models, and this is reflected in the local demand. Fancy belts are being featured on plain frocks made on tailored lines, and those of figured material have plain belts of suede in a hue to match the color of the fabric.

Both in Paris and New York City narrow belts are most in evidence.

### A Deal in Futures.

Young Wilkins, who was of very limited means, presented the minister, after the wedding ceremony, with a couple of frayed bank notes and some loose change, saying: "I'm sorry, parson, but this is all I've got." Then, observing the faint look of disappointment which the poor parson was unable to restrain, he added hastily: "But if we have any children, we will send them to Sunday school."

### Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	16
Calfskin, Green, No. 2	14½
Calfskin, Cured, No. 1	17
Calfskin, Cured, No. 2	15½
Horse, No. 1	4 00
Horse, No. 2	3 00

### Pelts.

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

### Tallow.

Prime	08
No. 1	07
No. 2	06

### Wool.

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

### Furs.

No. 1 Skunk	2 75
No. 2 Skunk	1 75
No. 3 Skunk	1 25
No. 4 Skunk	75
No. 1 Large Raccoon	8 50
No. 1 Medium Raccoon	6 50
No. 1 Small Raccoon	4 00
No. 1 Large Red Fox	15 00
No. 1 Medium Red Fox	12 00
No. 1 Small Red Fox	10 00

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

## Before YOU Buy SEE the BERTSCH Line for Spring!

Salesmen will start January 4th with a new line of dress and work shoes.

Calfskin oxfords on the latest lasts to retail at \$5.00 and Kid Corrective shoes to retail at \$6.00 will be features.

Our factory is working overtime now to fill orders.

**HEROLD-BERTSCH SHOE CO.**  
GRAND RAPIDS, MICH. U.S.A.

## Michigan Shoe Dealers Mutual Fire Insurance Company LANSING, MICHIGAN PROMPT ADJUSTMENTS

Write

L. H. BAKER, Secy-Treas. LANSING, MICH.  
P. O. Box 549

**The French Stand Against Disarmament is Justified.**

Grandville, Dec. 22—Land disarmament is not likely to come about very soon in Europe.

It is this fact that continues to alarm the advocates of world peace and the ultimate abolishment of war in the settlement of national difficulties.

The German army is cut to 100,000 men, a mere shadow of its former military strength. To offset this, France has upwards of half a million men bearing arms, all of which is a factor in this discussion of a general world disarmament.

Behind Germany's humble little army stand several millions that have received military drill and are capable of being mobilized into an effective military force within a very short time.

The French know Germany better than anybody else. They have knowledge that all the grudges of past decades are boiled down in the German breast to an immense hatred. France is unwilling to agree to cut her military force down to almost nothing.

England is not in full harmony with the French, so that whatever is done along the line of disarming is certain to encounter opposition from both Britain and France.

That Germany has no thought of giving France the hand of friendship is clearly demonstrated, so that with these three nations of Europe hostile to a complete disarmament, the prospect for such an event is very far in the distance.

Locarno may have settled some disputes, but this one of disarmament is not one of them, nor is there any likelihood of such an event taking place. Europe may not be on the verge of another war, yet there are signs of discontent rumbling in the distance. Armies and navies, also airplanes are very much in evidence with France. That nation has ample reason to fear the outcome should all the powers agree to go out of militarism.

Germany's home guard still regards the storied Rhine as the natural boundary of the German father land. Until every inch of territory wrenched from her by war has been restored and a lot beside, Germany will not rest content as so many humanitarians imagine.

One war so often leads to another it is impossible to guarantee the peace of the world for any great length of time. No military settlement was ever made between nations which did not harbor aching hearts and an earnest desire to get even in the future.

It is this feeling that counts for more than all the peace pacts that can be arranged. The next war seems, perhaps, a long way off, but is it?

The more exacting the terms demanded by the victor the more certain is it that a new outbreak will surely take place at no distant day.

French experience in the past leads them to distrust every claim made by their Teutonic enemies. The sole excuse for this last war in Europe was Kaiser Wilhelm's desire to humble France. That humbling did not materialize, wherefore it must be tried all over again. The kaiser may not lead his people in the next debacle, but the great heart of Germany beats only for a retrial of titles with her French enemy, a trial that is as sure to come as the sun to rise to-morrow.

All the peace pacts imaginable cannot shake this fact.

Another factor to be reckoned with is that colossal power represented by the Russian bear. Bolshevism has rent and in a measure destroyed the power of Russia, yet her millions of people are still there, and when the time comes that a leader, be he Czar or dictator, takes full command over the so long disorganized hordes of that land, there will be a new accounting. On which side the Muscovite empire throws its forces cannot be pre-

dicted, but whichever cause receives the assistance of this tremendous force will certainly be at an advantage hardly to be estimated.

Scolding France has become an everyday matter with her neighbors because she persists in keeping herself safe from invasion by holding up her armament to a semi-war condition. The fairest way for a man to judge another is to put himself in that other's place. It is so with nations as well as with individuals. France is amply justified in refusing to accept a general disarmament. The vast power of restless soviet Russia alone should warn the Frank to stand pat with an army sufficient to repel any sudden invasion from either Germany or Russia.

Right here we have the answer to this talk through pulpit and press for world peace.

Peace is desirable, yet not at a cost of renewed hostilities, with the innocent and unprotected the victims of powerful and revengeful enemies.

A reduction of armament, complied with by France, would be the most dangerous experiment ever tried out by any nation. Peace for a time, perhaps, but in the end the complete subjugation of France and the domination of the crafty Teuton throughout continental Europe.

The non settlement of the debt due America from France has, in a manner, alienated a great many former well wishers of France. We should not, however, permit this to blind our eyes to facts which are being forced upon France that her historic enemy across the Rhine is quietly awaiting an opportunity to break the peace of the world by an onslaught with every military power at its command upon the land of Napoleon.

The French government is absolutely right in declining to disarm in the face of the greatest danger which ever confronted her as a nation.

Old Timer.

**Christ Is Here.**

How will Christ come back again,  
How will He be seen and when?  
Where His chosen way?  
Will He come at dead of night,  
Shining in His robes of light,  
Or at dawn of day?

Will it be at Christmas-time,  
When the bells are all a-chime,  
That He is reborn?  
Or will He return and bring  
Wide and wondrous awakening  
On some Easter morn?

When will this sad world rejoice,  
Listening to that golden voice,  
Speaking unto men?  
Lives there one who yet will cry  
Loud to started passersby,  
"Christ has come again?"

List the answer, Christ is here!  
Seek and you shall find Him near,  
Dwelling on the earth,  
By the world's awakened thought  
This great miracle is wrought;  
This the second birth.

While you wonder where and how  
Christ shall come—behold Him now,  
Patient, loving, meek,  
Looking from your neighbor's eyes,  
Or in humble toilers' guise—  
Lo! the Christ you seek.

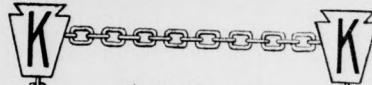
Search for Him in human hearts,  
In the shops, and in the marts,  
And beside your hearth;  
Search and speak the watchword "Love,"  
And the Christ shall rise and prove  
He has come to earth.

Sorrowful oftentimes is He  
That we have not eyes to see—  
Have not ears to hear,  
As we call to Him afar,  
Out beyond some distant star,  
While He stands so near.

Seek Him, seek Him, where he dwells;  
Chime the voices of the bells  
On the Christmas air:  
"Christ has come to earth again;  
He is in the hearts of men;  
Seek and find Him there."  
Ella Wheeler Wilcox.

**Broadcasting Christmas.**

When hearts are warm with Christmas  
joy,  
There's happiness to spare;  
Let's spread the Christmas spirit wide,  
That all may have a share.  
Marjorie Dillon.



\$10,000,000  
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Electricitats  
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Fifteen Year Sinking  
Fund Gold Debentures at  
94 and Interest to Yield

**7.16%**

These debentures carry certain stock purchase rights, up to Dec. 1, 1930. In 1924 this corporation's common shares sold as high as 160; to date in 1925, up to 137. The present level is 93. The average for the five years ending Dec. 31, 1914 was 252. The 20-year debentures of this company dated January, 1925, have increased in value since issued.

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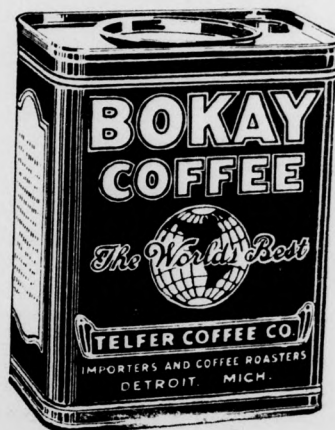
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**FINANCIAL**

**Development of the Rubber Industry.**

November 1 was the third anniversary of artificial control of the rubber industry of British planters in the Far East. Signs are that the end of the third year under such conditions found the industry progressing favorably and approaching the point where the purpose of the authorities in the Stevenson restriction scheme, or the plan of artificial regulation, was fulfilled. Whether the plan will continue to operate beyond some time next year, and how, if it does, are questions of interest for the coming months to solve, since the business has seen many vicissitudes since the automobile industry became the chief consuming factor, and rubber growing appears to be hard to bring to a state of equilibrium.

Rubber is a very old product in the crude form, but paradoxically speaking, virtually a new industry. It has seen, in recent years, a boom and over-expansion, followed by a demoralized market. The reckless extension of growing plantations, due to the boom and extraordinary profits, and a serious slump in consumption on the part of the United States (the largest consumer) at the worst possible time brought disastrous consequences. The British Government resorted to a plan of restricting exports, thinking that it would adjust the problem of supply and demand.

When Dr. Joseph Priestly, a Philadelphia clergyman, discovered about 1784 that the product since called rubber would erase pencil marks, an industry was born, and the product derived its name from this erasing operation. Fifty-three years later rubber began to be used for shoes, in a crude form. In another twenty-one years (or in 1844) Charles Goodyear, of Connecticut, obtained his patent for vulcanized rubber. Although he lived to see the invention applied to nearly 500 uses, yet the industry made no development before 1900 to compare with its growth in the subsequent quarter of a century, when the automobile came to abide with us.

Brazil increased her production of wild rubber from 26,750 tons in 1900 to 42,000 in 1909, but her output dropped back to 19,837 in 1921. Meanwhile the plantations in the Far East, from a production of 4 tons in 1900 rose to the figure of 354,000 tons in 1922. The Far East plantation production passed that of Brazil in 1913, when the totals were 47,618 and 39,370 tons, respectively.

Experiments with growing rubber in the East go back as far as the seventies, or approximately 100 years after the wild rubber first was used. Plantations were not started, however, until the nineties, and, like other new industries, plantation rubber growing became a highly profitable venture up to a certain point. It lured speculative operators into the field in heedless fashion. The reaction was inevitable and heartbreaking, accentuated by the war and subsequent world-wide commercial disorder.

Reckless extension of the plantations and overproduction brought prices

down below cost of production. The war caused no inflation of prices for rubber, as it did in other commodities. Thus a double handicap was imposed upon growers of this product. The world-wide depression in business brought things to a critical pass, and the British government, taking cognizance of the situation, instituted its restriction plan named after the sponsor. The plan, put into effect in November, 1922, was one to reduce exports to accord to the demand and thereby create a stabilized condition.

**World Is Preparing For Enormous Future Production.**

Enough of the calendar year has passed for the statisticians on foreign trade to give us figures from which we may pick out certain unmistakable trends of wide significance.

Perhaps nothing in the monthly compilations has impressed students so much as the sweeping gains of merchandise imports into this country, although, curiously enough, even more is to be learned of the world's recovery from the volume and direction of our exports than from the imports.

So long have we been accustomed in this country to expect a heavy excess of merchandise exports over imports that in the current year, when evidences of a turn in the tide have appeared at different times, our eyes have been blinded to important increases in our export trade.

Certainly our raw material exports during the first ten months this year of \$1,089,000,000, an increase of 13 per cent. over corresponding months of 1924, indicates that somewhere in the world industry is preparing for an enormous future production. Add to this the fact that Europe now is taking a larger proportion of our raw material exports than ever, or about 75 per cent. of our total such shipments, and we have evidence that Europe at least is making progress. Already European spinners' takings of our raw cotton aggregate 14 per cent. higher than last year.

In ordinary circumstances we would expect a normal growth of manufactured goods among our exports, of course, but so persistent have been the European demands for raw materials that in the current year about 28 per cent. of our total exports will be crude materials.

O. K. Davis, whose interesting tabulations at India House, headquarters for the National Foreign Trade Council, of which he is secretary, recently has looked into this general matter from the European angle.

He finds overseas an inclination in various countries to import heavily of raw materials in preparation, apparently, for an improvement ultimately in their export trade. In Great Britain the value of raw material imports for manufacturing purposes has grown enormously and "is still going forward as a heavy factor in England's present trade. France passed through a similar period between 1921 and 1923, when not only did the country's imports exceed its exports, but a factor—not noted at the time—that a heavy proportion of these imports were in materials for future production, resulted in a favorable trade balance last year,

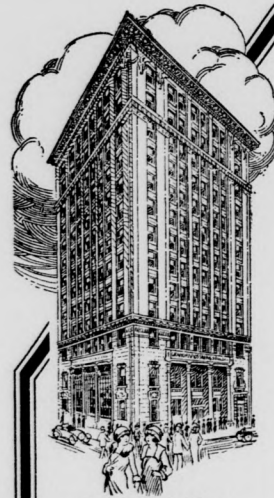
**Christmas Day**

**T**HE CROWNING HOLIDAY of the year, the birthday of the Prince of Peace, the day of good will, of good wishes, of kindly remembrance, of childish joy, finds a blithe and cordial welcome. May it bring happiness in fullest measure to each and all.



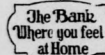
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with an accompanying export development which brought France a more substantial proportionate increase in export trade, reduced to 1913 figures, than any country in Europe. Germany's recent imports of raw materials likewise showed results last year in a 28 per cent. increase in exports, her best result since the war."

It may be that we are nearer than we realize to a time when the world will, through a restoration of European production and consumption, be using its pre-war volume of goods.

Paul Willard Garrett.

[Copyright, 1925.]

#### Stability in Commodity Values Aids Prosperity.

Fresh and reassuring evidence of the remarkable stability in commodity prices may be found in the compilation from the Bureau of Labor Statistics at Washington that reflects the November trend. Unimportant advances in certain groups were offset by small declines in others, so that the general average of all commodities, or, as we say, the general price level, showed no change from the position of the month before.

Business prophets who had hoped to find an upturn or downturn toward the year's close, giving them a basis on which to make a prognostication for 1926, apparently are to be disappointed. At least nothing in the compilations now at hand reveals anything new in the trend of values.

That commodity prices over a long period of years will tend downward would appear to be a logical calculation if recognition is made of the greatly increased productive capacity of the country stimulated by mechanical genius during the war and of the likelihood that our gold ultimately will flow away.

So persuasive were these arguments immediately following the war, indeed, that some economists made no secret of their expectations that prices would fall much as they did after the Napoleonic wars and Civil War. Not so much is heard nowadays of this major downward trend, but more is said about the immediate future.

Our gold has not left our shores and, so far as can be judged, will not move away in great quantities for the present. Of productive capacity certainly there is no shortage in this country, but an enormous demand for our materials has developed that promises to continue, at least for a time. Thus while a major downward trend may come, nothing in the horizon indicates a general and immediate recession in commodities.

Firm prices for the early part of 1926 appear to be promised by the underlying economic situation and by the character of the movement during 1925.

At 158 the Bureau of Labor Statistics index, our most reliable measure of prices, stands 58 per cent. above the 1913 level and reflects a position held almost a year. Stability in prices has contributed to the prosperity of the country by inspiring a confidence in business that had not been seen since the debacle of 1920.

Not all of the maladjustments in the price situation have been corrected even yet, of course, for at one end of

the list we find metal prices down to a level within 28 per cent. of their pre-war base, whereas clothing prices average 88 per cent. above their corresponding base. Building materials at 76 per cent. above 1913 still appear to be high and will no doubt turn lower when the building boom finally is checked.

That the different commodity groups eventually will return to their pre-war relationships is not to be expected, however, and it is not desirable that they should. Paul Willard Garrett.

[Copyright, 1925.]

#### Do Consumers Penalize Themselves?

There is no question unanswered concerning whether there is such a thing as trade preference with respect to selection motivated by something akin to instinct. Though instinct guides properly in many cases, especially among animals, it does sometimes lead us into trouble and expense. Instinct might direct a cow to an apple orchard, but if she ate too many apples she would in all probability be made sick. Instinct may tell us to enjoy the pleasure of late morning sleep, but unless we overcome the instinct we will find ourselves without more essential things in life. Instinct may tell a housewife to buy pork chops that are small enough to include six to a pound, but if she bought the kind that came four or five to a pound she would buy them for less money. And this is what we want to point out: in buying retail we do not always use proper judgment, but rather too often follow custom and centralize all our buying energy on what is most in demand. We have seen so-called heavy pork loins sell in New York at ten cents a pound wholesale lower than lighter weights of similar grade. Light weight hams almost always sell considerably higher than heavier weights and the same general rule applies to picnics. Certain weights in beef are in greater demand than others and, of course, the less popular weights sell lower, though in many instances possessing more quality. The housewife may say that her family is small and the larger cuts are not suitable. Let us take a ham, for instance. Suppose she was going to buy an eight-pound ham. Even this size was a little too large, but she had come to know that few smaller can be bought. Would it not be possible to use a half of a fourteen-pound ham instead? Suppose the price of the small ham was thirty cents a pound and the price of the half of the fourteen-pound ham was twenty-five. Would the difference not be worth saving? The same general principle applies all along the line. A steak from a big loin cut a little thinner should give as much satisfaction as a thicker one from lighter weight meat. There are instances where these suggestions cannot be carried out, perhaps, but even a little change from the present custom would make retail marketing more pleasant and spell economy for the housewife, at the same time creating a steadier demand for meats.

The anvil and the hammer each has a purpose—the one withstands blows and the other delivers them.

## THEIR FUTURE

You are protecting your family now, of course. But would they be protected if you should suddenly be taken away?

The life insurance companies have found that the average length of an unprotected estate is seven years.

The business ability required to conserve an estate comes only after years of experience. You should not put this burden upon members of your family who may have had no business experience.

If you name us Trustee under your will, your family will be entirely relieved of the worry of managing investments or real estate and will regularly receive the income. We will distribute the principal in any way that you may wish.

Come in and talk it over.

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**The OLD NATIONAL BANK**  
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**Good Generalship Is Needed in Business.**

Written for the Tradesman.

What many retail businesses need—and most of all in times of stress—is good generalship.

It is not always the hardest worker who makes the best manager. It is perfectly true that to conduct a retail business calls for a lot of hard work; but the merchant's work, to be effective, must not merely be diligent and persistent—it must be intelligently applied.

Some of the hardest workers in the retail business have, even in the most prosperous times, found it difficult to make ends meet. Instances are frequently encountered where exceedingly diligent retailers bewail the circumstance that there is no money in retail business nowadays. Yet, on the other hand, we all know retail merchants who make good money in retail business and do it without this persistent plodding.

The difference lies in good generalship.

For the lack of good generalship, the merchant cannot blame his subordinates. The problem of successfully directing the business is peculiarly the merchant's own problem. He must meet and solve it, or, failing that, must bear the consequences.

I know one merchant who, in a comparatively small town, has built up a business of \$75,000 a year. More than that, he began on a small scale, with less than \$100 actual capital. Not long ago he went on an extended pleasure trip, lasting several months. His store went on just the same, with no noticeable falling off in business. This man has taken an active part in municipal and church affairs, entailing long absences from his store. None the less, the store has gone on and the business has continued to grow.

It is all a matter of generalship; or, in other words, of an inborn or developed capacity for directing others. Confronted with a business problem this man, by dint of long training, seems to see and grasp the details instantly. "Do this," he tells a subordinate; and with that brushes the problem aside. He can pass upon more business in an hour than most merchants can handle in a day; and at that he's done with it when he's given his directions. He has developed to a high degree the capacity for quick decision—almost instantaneous decision—on any question that comes up.

Worry as to the conduct of his business, or the outcome of his decisions, has no place in his thoughts.

That man is, I freely admit, exceptional; yet he exemplifies the qualities which make a successful head of a business.

I know another man in business. He has been at it something like 12 years. He has worked from daylight to dark, has carried his store problems into his sleeping hours and his Sundays. At the end of twelve years he is no better off than at the beginning. He has kept going, he has done a pretty large business—but he has made no real gain in return for twelve years of steady plodding.

That is discouraging; but it is the

logical result of lack of directing power.

The business man who is careless, slipshod, neglectful of every detail, fails; but he deserves to fail. The business man who works hard and still fails does not deserve to fail; yet it happens, none the less, not for lack of hard work, but for lack of intelligent direction.

A man who has worked hard for five years, or ten years, who has put that much of his life into his work, ought to have some actual returns to show for it. If he has not, he ought to know and should without delay discover the reason.

He will probably find that the reason in his instance is closely akin to the reason why Billings, the hardware dealer, was never able to meet his drafts. The bank messengers, going in to present their documents, quite frequently found Billings sweeping the back store or picking up a handful of wire nails or dusting the silent salesmen.

Cleanliness is excellent. So is thrift. But Billings had three or four clerks whose time was less valuable than his own time should have been. And, right at that very period, his business needed someone with capacity to plan a comprehensive campaign for securing new customers. What Billings needed was to entrust the unimportant duties of cleaning, dusting and picking up odds and ends to the youngest junior on the staff; and to spend the time thus saved in planning a business-getting campaign that would have enabled him to face the bank messengers with a confident bearing and ample funds.

There are some merchants who seem to lack the capacity for making proper use of their subordinates. Jones hires three clerks because Smith hires three for about the same sized store. But, while Smith maps out specifically the duties and responsibilities of each clerk and then tells him to go ahead, thereby saving time for a lot of important executive work, Jones leaves his selling staff to direct themselves, and putters around with odds and ends of work his subordinates should do.

A clerk thrives, improves and develops upon responsibility. The larger part of the problem of securing efficient help in the store would be solved by giving the clerks and office help definite responsibilities and a wider range of work to do. Not too much work, but sufficient work to give each individual an opportunity to develop his business capacity.

The place for the head of the business is at the steering wheel. He is, or ought to be, the directing power. It is good for him to know how to do every task he calls on his subordinates to do; but it is more important still for him to know how to do, and to actually do, the work none of his subordinates can handle—the financing, the business getting, and similar activities. Just as he develops the men under him by giving them individual responsibilities so he develops himself by wrestling with the larger responsibilities of management on which the success of the business depends.

Victor Lauriston.

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**Every Woman Should Be an Active Fire Preventionist.**

At this time of year those who are very much interested in the subject are actively at work throughout the country in an effort to concentrate the attention and enlist the aid of those who are not particularly interested in fire prevention. Human nature has its peculiarities, its idiosyncrasies. We are all engaged for at least one-third of our time in the enterprise commonly known as "getting on in the world;" in waging the battle of life, in procuring the means of present subsistence and future comfort. As is proper, our attention is much absorbed in that task. It is a form of selfishness of the higher order. Prosperity engenders prosperity and becomes, finally, not the possession of only a few individuals, but of communities, states and the nation.

We are assiduously engaged in accumulating property. That is a plain fact. It, therefore, becomes a mystery, since that is part of our mission, why we do not take more care to preserve it against a destructive element when we get it. Fire has been steadily eating into our capital for generations. We can remember when the total estimated fire waste was under \$200,000,000 a year. Two or three years ago it had crept up above \$400,000,000. Last year it approximated \$550,000,000. It will not be less than that sum by the end of this year and it may be considerably more.

There is one thing in connection with this subject which every man and woman should give grave consideration. It is this: Burned property is irretrievably lost. It is annihilated. Insurance does not recreate it. The insurance money, to put the matter in the simplest way, is merely the taking up of a collection from thousands of other people to help us on the loss we have suffered.

Consider the matter in this way: A family has been living for many years in a rented house. Mother and father have been thrifty and careful. They have saved every possible cent for the house which is to be their very own. They buy a lot and plan the house. It is to have every convenience their limited funds can buy. They build it and its cost is \$5,000. It is an added improvement to their town; it is the tangible evidence of \$5,000 more added to the wealth of the Nation. It contains \$5,000 worth of actual value! It is insured, let us say, for \$4,000. It burns and is a total loss. Although other people insured in the same company, through their premiums, pay Mother and Father \$4,000, there has really been a loss to the town and to the Nation of \$5,000, for value to that amount has been forever removed from the use of mankind.

So that, next to death, fire is the worst enemy to prosperity with which men have to contend. What is the inevitable conclusion? Fire must be prevented. There is no other remedy against its ravages, Mother and Father—every mother and father—every owner of property of whatever kind which can be burned, must be an enlisted and loyal soldier in the Army of Fire Prevention.

Now that is easy if each one of us will take those simple precautions against fire to the comparatively small amount of property each of us have in our keeping. Each housewife must be on the alert against it in her own home. She must see to it that her attic and cellar are kept free of those odds and ends which are combustible. This she can do by keeping them clean, in good order, taking care that the lights in them are kept in a safe condition. There is danger in all heating and lighting facilities—furnaces, gas and electric stoves. Metal containers are needed for ashes. They must never go into barrels or boxes.

Business men should exercise the same watchful control over all the burnable property in their keeping. They can easily procure information from insurance companies, fire departments and a number of civic bodies interested in fire prevention how this may be done.

Just a brief word of advice to the women—the home-makers and home-keepers of the Nation. Every one of them should line up as active fire preventionists. They should be members of every local organization which interests itself in that cause. Every woman's club should have an active fire prevention committee and keep its members informed on what is going on in that line in other communities.

The women of cities and towns should give close attention to the public buildings in it. School houses, hospitals, churches, theaters, court house and jails, contain people for whose safety the community is responsible. The lives of little children in schools, churches and theaters should be protected against this danger. Most of the patients in hospitals are helpless against fire. Offenders against the law in jails are entitled to community protection because if they do not get it, they are victims.

Within recent years the lives of a number of children have been sacrificed in school house fires. Recall the terrible holocausts at Los Angeles, when twenty-two little girls were burned to death; at Cleveland, S. C., entailing the loss of seventy-six persons, including pupils, at a commencement; the Christmas tree fire in a school house at Babb's Smith, Okla., in which a score or more children perished; and other serious loss of child life in the fires of schools at Collingwood, Ohio, and Peabody, Mass.

Every woman should be an enthusiastic fire preventionist.

**Drop in Madeira Embroideries.**

Madeira embroideries shipped to the United States were valued at \$400,000 in 1914, at \$1,000,000 in 1918, at \$2,800,000 in 1924, and at only \$700,000 during the first six months of 1925. Since the middle of 1924 the industry has suffered from one of the most severe depressions in its history, and a large number of manufacturers have gone out of business. Factors bringing about this condition have been the appreciation in the exchange value of the Portuguese escudo and a decreased demand in the United States and other markets.

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## WOMAN'S WORLD

### How To Get That Book of Etiquette.

Written for the Tradesman.

The book that would show us how to handle the difficult situations in common life, the book that would teach us good manners for every day—how are we to get it?

It never has been written. On thinking more about it we find that it never can be written, in the ordinary sense. Even assuming that it might be, we couldn't use it. We can't post up beforehand for every occurrence, for we never can tell just what will happen. And almost always we must come to some decision and act instantly, so there wouldn't be time to consult the best-indexed volume in the world.

We each must write our own book of etiquette, inscribing its teachings in our minds and hearts. We must know it so utterly, it must be so much a part of us, that any reference to it will be unconscious, and it will stand as a dependable inward monitor, ever ready to tell us the right thing to do.

We can gather material for our book from many sources. We may consult the Bibles of the world, especially as to those portions that treat of the ethics of the various human relations. We may read Confucius, Marcus Aurelius, and some of the many good moralists of our own times. We may gain from novels, plays, moving pictures, and from anything and everything that shows in a true and living way the interactions of human nature. We may learn best of all from the real folks about us with whom we live and work—learn from those who hit it off nicely with others and with whom any association is helpful and inspiring; learn also from those mistaken souls who always are bumping the bumps.

We find that the fundamentals of good manners are simple and consist in the habitual practice of a few such old-fashioned virtues as gentleness, kindness, fairness, and self-control. We find that the golden rule is the great epigram of etiquette, applicable at all times, in all places, with all persons.

As was brought out last week, in common life hard and unpleasant facts cannot be ignored. Everyday living is based on the actual. The behavior that is acceptable for this condition must be genuine, sincere. Elaborate ceremony is out of place. We will have none of the politeness that is merely pinned on.

Now if we want to manifest a courteousness that those who know us through and through will take any stock in, we must make our kindness, our gentleness, our fairness, actual facts. This is the rub. To lay down cynicism and malignancy, to cut out all subconscious jealousies and little unreasoning hatreds, and to hold the good people with whom we walk the way of life in a kindly and just estimation—this is the formidable item in the price of good manners. We cannot habitually make an easy, natural, pleasing expression of amiability unless we have the bona fide feeling of good will.

In the application of our few simple principles there is need of justice, good taste, and hard horse sense.

Don't try to be too good. That is,

don't try to set and maintain impossibly high standards. Not only observe good manners yourself, but also require good manners from those about you. Know that patience and forbearance have their limitations and should not be taxed too far. This applies to yourself as well as to others.

Suppose there is something that tries you, something you needn't stand and ought not to stand. It is far better to speak a quiet effectual word of remonstrance in the early stages of your annoyance, than to keep still and store up wrath until what might have been a mild protest takes the form of a disastrous explosion.

Other feasible methods for preventing jars and ructions will be found. When things begin to get on one's nerves, to go away and be alone a while may be all that is needed to restore one's equilibrium. There is no end of bitter feeling and heartbreak that result just from too constant association. Good people, penned up together, get to scrapping.

For the machinery of living there is need of lubrication. We must never allow the bearings to get dry. Habitual courtesy and a good working sense of humor mixed together make an oil that lasts well and does not gum up. The practice of throwing off cares and perplexities whenever nothing can be gained by dwelling on them, is a mighty factor in an agreeable presence. While they may be model characters, the people who never let up on a deadly seriousness are tiresome and sometimes are difficult to get along with. Despite his failings, the jovial crook may be far pleasanter as a companion than the saint who is devoid of all facetiousness.

Within suitable limits, banter in the home is to be encouraged, provided it can be kept good-natured and everyone taking part is able to hold his own. Children usually can be depended on to free one another of many unpleasant peculiarities, just by the criticisms and bright little digs which they exchange of their own accord.

Sarcasm is a sharp tool and can hardly be recommended for the promotion of either good manners or good feeling. A rapier-like thrust may be admirable as deft vocal warfare, but it is bound to leave its victim sore and defiant.

A word here as to the reform issues—the processes of correction and training that take place at home, at school, and wherever the serious work and business of life go on. These cannot be cut out in the interests of agreeableness; but in these, sympathy and understanding, tact, and a genuine desire to spare others all needless humiliation and pain, will serve the double purpose of promoting the end directly sought and preventing a break in pleasant relations. Human nature responds marvellously to the appeal of good breeding. Josh Billings said that what can't be secured by politeness can only be gotten with a club.

With a married pair the lopping off of unpleasant peculiarities will be accomplished most easily not by one taking the position of reformer and relegating the other to the place of reformee, but by each being willing to

meet the other halfway, and by using genial pleasantry in corrections.

While we should not try for elaborate decorum for every day, good taste dictates that the few principal laws of behavior shall be followed closely. We must not interrupt nor contradict one another in conversation, we must not ask impertinent questions, we must not be rude in any way. Table manners especially are the shibboleth of good breeding. We do not often partake of a many-course banquet with all its formalities; but every family meal should be nicely served, and eaten without haste and with quiet seemliness. At least at dinner, time should be taken for pleasant chat, the flashing of home wit, and the interchange of interesting ideas.

Enough of these practical suggestions have been made to show that having the basic attitude of good will, we must all the while watch our step. Without any posing for effect, we must use a reasonable degree of care and thought in our ordinary deportment. When we get so that we do this easily, naturally, and without conscious effort, then we are getting well along with our book of etiquette.

The notion is largely prevalent that except for special occasions it is hardly worth while to be on our good behavior—that there is nothing to be lost by bad manners for every day. As if we didn't stand to lose what is best and finest in life. Barring coarseness and actual depravity, nothing so cheapens and degrades as customary rudeness.

Good breeding is an education that the poorest parents can give to their children; and excellent manners will do more than a college diploma would do, in helping the boy or girl to get a start, and in securing promotion. As has been said, each must write his own book of etiquette, but so much is absorbed from the atmosphere of a home where politeness prevails, that the young people going out from it are at a decided advantage in all professional and business relations.

However, it is not any material gain that should be the strong incentive to kind and gracious deportment. Rather is it the priceless contribution that habitual courtesy makes to the real worth and dignity of living. For doing our part in carrying the Spirit of Christmas throughout the New Year, we can take no better nor more practical method than by making all needed improvement in our manners for every day.

Ella M. Rogers.

### Guess!

Guess what night it is! But wait—  
Just to treat you fair,  
Here's a hint or two. It's cold—  
Hearthfires everywhere,  
Proud front-windows wear again  
Glossy wreaths of holly;  
Children sing and laugh with glee;  
All the world is jolly.

Secrets—Sh! and mysteries,  
Wrapped in dainty style;  
Little forest trees indoors—  
Carried many a mile.  
Stockings swinging hopefully—  
Oh, I can't believe  
You have failed to guess by now  
That it's Christmas Eve!  
Marjorie Dillon.

### Merry Christmas.

Mistletoe and holly berry,  
Greetings fond, and laughter merry.  
Hearts aglow with love and mirth—  
Christmas comes to bless the earth.  
Daisy D. Stephenson.

### Lakes-To-Ocean Project Opposed By Quebec.

President Coolidge has given his approval to the projected deep water navigation plan, now pending action by Congress, from Chicago to the gulf. The plan involves an increase of twenty-five per cent. in the flow of water from Lake Michigan to the Chicago drainage canal. The surface of Lake Michigan has been lowered three feet and an additional foot would be added, if the scheme goes through. Michigan's thirty harbors would be damaged if not rendered unfit for navigation. The depth of the canal would be nine feet. It would be available for barges only and not for ocean going craft.

The President has also given his approval to the lakes-to-ocean project. Strenuous objection has been raised to that enterprise in the Eastern states.

The ports of Portland, Me., Boston, Providence, New York, Philadelphia, Baltimore and Norfolk would lose much of their valuable shipping business, if the St. Lawrence and the lakes were made navigable between Chicago and the Atlantic. It is claimed that, as the mouth of the St. Lawrence river lies within the Canadian Dominion, control of the stream would be in the hands of the British in the event of war between the United States and the British Empire. The Welland canal is filled with ice, making it unnavigable during five months of the year. British war ships could enter the great lakes and destroy many cities of the United States. Such service would not be necessary, however, to accomplish the war purposes of the British. Aeroplanes and modern artillery could demolish Rochester, Buffalo, Detroit, Cleveland, Toledo, Milwaukee and Chicago more quickly and at a nominal cost.

The Province of Quebec is bitterly opposed to the consummation of the lakes-to-ocean project. Its two great ports, Quebec and Montreal, would suffer the loss of important business if overseas ships were enabled to load and unload in the ports of the great lakes. The highest judicial body of the Dominion of Canada recently rendered an opinion that control of the St. Lawrence within the province of Quebec is vested in the public authorities of that province. As the people of that section of the Dominion are solidly opposed to the lakes-to-ocean project it would seem that it is doomed to failure.

The barge canal, connecting Lake Erie and the Hudson river is capable of floating barges that draw nine feet of water. Its construction cost many millions and it has never earned a profit for the State of New York. It is now proposed to deepen the channel so as to permit the navigation of oversea vessels between the ocean and the big lakes region, within the territory of the United States.

The cost of the improvement is estimated at \$350,000,000 an insignificant sum in the mind of the average American. The great lakes would be tapped for the water needed to deepen the channel and the inland harbors could be devoted to the production of corn, beans and other agricultural products.

Arthur Scott White.

# American States Securities Corporation

(A Delaware Corporation)

The Directors of American States Securities Corporation announce that Warrants issued by it to the Stockholders of The United Light and Power Company, of all classes, of record on December 11, 1925, will be placed in the mails on or about December 21st, which Warrants will entitle such Stockholders to subscribe to stocks of the Securities Corporation on or before January 7th, 1926.

For each share of stock now owned of The United Light and Power Company, the Stockholder will be entitled, upon the surrender of his Warrant and payment of \$8.50, to receive the following:

- (a) One share of Class "A" Common Stock of the Securities Corporation, to cost \$6.00
- (b) One-half share of Class "B" Common Stock of the Securities Corporation, to cost \$2.50 and
- (c) Warrant entitling the holder or assigns to subscribe to One additional share of Class "A" Common Stock of the Securities Corporation on or before December 31st, 1926, at \$8.00 per share and thereafter, and on or before December 31st, 1927, at \$12.00 per share.

The American States Securities Corporation, organized under the laws of the State of Delaware, has outstanding 600,000 shares of Class "B" Common Stock of no par value, and holds in its treasury, important public utility voting stocks of an acquired value of \$3,000,000, and of a present market value exceeding \$3,500,000.

The Capital stock of the Corporation will be increased to an authorized issue of 2,500,000 shares of Class "A" (no par value), of which there will be presently outstanding 850,000 shares, and 2,500,000 shares of Class "B" Common Stock, which is the sole voting stock, and of which there will be presently outstanding an additional 425,000 shares, making a total of 1,025,000 outstanding.

The Class "A" Common Stock will be entitled to a preferential dividend of \$1.00 a share per annum, when declared, before any dividend can be paid or set apart on the Class "B" Common Stock.

The Class "B" Common Stock will be entitled to a dividend of \$1.00 a share in any one year, when declared, after Class "A" Common Stock has received a like dividend; and thereafter both classes of stock share equally in dividends, share for share, in excess of \$1.00 per share.

A letter directed to the Stockholders of The United Light and Power Company, to be accompanied by a Warrant, will state that the Securities Corporation now owns and has contracted for substantial amounts of:

*The American Superpower Corporation, Class "B" Common Stock*  
*Electric Investors, Inc. Common Stock*  
*Brooklyn Union Gas Company Common Stock*  
*Consolidated Gas Company of New York Common Stock*  
*United Gas Improvement Company Stock*  
*American Power & Light Company Common Stock*  
*The United Light and Power Company Class "B" Common Stock*

and other important Public Utilities Securities.

It is conservatively estimated that the income to be derived from investments now held or contracted for, based on the present rates of dividends paid by the companies whose securities are included, will warrant the payment of a dividend of 50c per share on Class "A" Common Stock to be presently outstanding, and which dividend it is the purpose of the management to pay within the first fiscal year.

The investments already made have been acquired at prices considerably below their present market values, and it is the purpose of the management to continue the same conservative course.

It is the purpose of the management to list the stocks of the company on the Chicago Stock Exchange and on the New York Curb Market.

FOR THE BOARD OF DIRECTORS  
 FRANK T. HULSWIT

## DRY GOODS

Michigan Retail Dry Goods Association.  
President—Geo. T. Bullen, Albion.  
First Vice-President—H. G. Wesener, Albion.  
Second Vice-President—F. E. Mills, Lansing.  
Secretary-Treasurer—H. J. Mulrine, Battle Creek.  
Manager—Jason E. Hammond, Lansing.

### Have Their Eyes on Florida.

With a view to checking speculative buying, of which there are said to be signs on the part of merchants in some of the smaller cities and towns of Florida, credit men for certain leading wholesale houses were said here yesterday to be scrutinizing closely orders received from several points in that State. Action is taken, however, only when indications point to apparent overbuying. In connection with this, it was said that while business in Florida is very good in the better-known cities, merchants in a number of the smaller places have endeavored to lay plans for larger sales than appear logical. The thing they seem to overlook, it was pointed out, is that most of the newcomers with "big money" are passing by the less-known places. The result is that the latter are filling up largely with persons who have little more than enough money to buy things that are really necessary and who do not constitute the outlet for merchandise the merchants in question appear to think. Stress is laid by the credit men on the fact that an increase in population does not necessarily mean a proportionate increase in business, especially in the less staple lines.

### Spotting Avoided By Care.

Appropos of the recent complaints about the "spotting" of luster fabrics, a representative of one of the leading mills making these cloths said yesterday the difficulty was mainly due to the fabrics not receiving the proper care. "Spotting is a misnomer for the difficulty," he said, "as this condition is simply a case of the pile of the fabric becoming flat. If the wearer gets her coat wet and then takes no care of it immediately afterward, it will "spot" just as a velvet will do. All that is necessary, in most cases is that the fabric be brushed when it is wet and hung on its hanger to dry. If the pile continues to remain flat, the application of steam by any tailor will supply a sure remedy, or the same result may be obtained by putting the coat in the bathroom, turning on the hot water tap and allowing the steam mist to reach the coat. This executive, in speaking of coats of the luster fabrics, said they have proved a "gold mine," for the cutting-up trades and retailers this Fall.

### Philippine Embroidery Industry.

The extent of the development of the Philippine embroidery industry during the past ten years is indicated by the fact that, in 1924, the value of such exports from the island to the United States was over \$4,000,000, whereas in 1914 their value was only \$34,000. This country is the largest market for the merchandise, which includes embroidered lingerie, children's and infants' wear, handkerchiefs, table cloths, parasols and boudoir apparel. Most of the embroidery is prepared on direct order from the United States

and practically no stocks are kept in the islands. The materials, principally cottons, are purchased largely in this country. The average quality of the output has suffered during recent years from the special exertions by a number of firms for quantity rather than quality production. This has led to attempts, which were unsuccessful, to pass restrictive legislation in defense of quality output.

### Are Now Offered To Retailers.

Genuine rainbow luster ware, which for some time was available only to the wealthier lovers of ceramic art, is now being offered in a commercial way to the retail trade. The production of the ware was made possible for the first time some years ago by the discovery of a way to control the actinic rays of heat in a colorless glaze so as to catch the prismatic color lights of the highest temperatures. The result is claimed to be the production of the most brilliant color effects ever obtained. This is done without the use of coloring substances of any kind, which gives the ware its special interest. The list prices of the various articles range from \$2.50 each for round, octagon or square salt or pepper shakers to \$100 for an ornamental vase thirteen inches high. The method of production is said to be a process that had been lost to science for 2,000 years.

### Are Buying Timepieces, Too.

The buying activities of retail jewelers have by no means been confined to various articles of jewelry and silverware this season. Although they have bought heavily of those goods, from all accounts, they have found time enough to purchase watches and clocks in a very substantial way. The result has been that during October and November several of the leading clock manufacturers did some of the best business in their history. In one or two cases it was said without equivocation that record sales levels had been reached during those months. The call for watches has paralleled the demand for clocks, with the result that for the last several weeks the prominent watch manufacturers have been more concerned with making deliveries to their trade on time than with booking additional business.

### Lorraine Watch Crystals.

The makers of watch crystals in Lorraine have been seriously affected by Japanese competition, especially in the trade with the United States, according to Consul Leslie E. Woods, Strasbourg. However, they confidently believe that there will be a rush of orders in 1926 as they consider the Japanese product inferior to their own and they feel American buyers will be quick to detect the difference.

### Kasha Again Headed For Favor.

Kasha is once more due for great favor, according to indications commented on yesterday. For coats it is reported as likely to have a wider vogue than was counted upon earlier. The demand for the fabric is steadily growing stronger. It has resulted in a call for hair, it was humorously added, that "is rapidly making bald the camels of North Africa." The natural shade is the one that is expected to lead.

### Record Handkerchief Business.

Women's handkerchief re-orders continue to be large, the total business beyond all doubt now being the largest done for any previous holiday season. Consumer buying is absorbing this merchandise in all price ranges to an extent which has cut sharply into retail stocks. The reports of white handkerchiefs returning to vogue have had little influence on the course of consumer preference, which continues to favor the novelty goods in bright colored patterns. "White handkerchiefs may come back in the Spring," said one large importer and manufacturer yesterday, "but up to right now by far the greater bulk of our orders and re-orders have been for novelty colored handkerchiefs, in sets, boxed or made up as dresses for doll forms."

### Novelty Jeweled Accessories.

Novelty jewel and cigarette boxes from Vienna have been meeting with a very good reception. These boxes are of antique gold finish in both enameled and jeweled effects. Varicolored stones which are imitations of jade, cornelian, emerald, garnet and rose quartz are placed in profusion upon the boxes giving a highly luxurious appearance. The merchandise is priced to retail from \$35 up. Puff jars and perfume trays to match are offered by the same firm. The former are equipped with puffs which have a Pierrot head. The perfume trays have glass bottoms under which are real petit point centers. The puff jars are priced to retail at about \$25, while the

trays range from \$10 up, depending upon size and design.

### Boxed Neckwear Still Selling.

The demand for boxed merchandise is continuing right up to the end of the pre-holiday buying season, according to reports received from leading manufacturers of women's neckwear. In many instances buyers are taking merchandise closer to the actual holiday than has ever been the case before, which is held to be indicative of the excellent consumer call for it. As gift items collar and cuff sets are prominently featured, among them sets made of linen, lace and other materials, with a good showing of colored embroidery. Scarfs are being sold also, according to a bulletin from the United Neckwear League of America. In certain quarters a demand is reported for imported hand-blocked scarfs that retail at high prices.

### Fill-In Orders For Ribbons.

Ribbon manufacturers have had a fairly busy month, filling last minute orders of retailers. The demand has been mainly for plain goods in widths up to about three inches. Satins and moires have stood out above other weaves. A range of colors has been called for. Some buying for Spring has been done by the millinery and dress trades which have been ordering grosgrains from one to three inches wide in tans and browns and a few of the fancy high shades. It is increasingly evident, however, that the bulk of the demand for ribbons lies in their sale as made up merchandise of a novelty character.






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Elastic Ribbons, Pique-Lined  
**UNDERWEAR**

**LET "UTICA-KNIT"**  
**Take Care of Regular Business and Sales**  
**Will Take Care of Themselves**

Once let your customers enjoy the vast satisfaction of buying and wearing "Utica-Knit" underwear regularly and the slightest sales pressure brings them sharply to their feet eager to share in whatever special advantages you offer. For sale in Western Michigan by

**Paul Stekete & Sons**

**Wholesale Dry Goods** **Grand Rapids, Mich.**

**Making Christmas Presents Which Represent Self.**

"The day after Christmas I begin putting away a dime or a nickel, or even two or three cents, at a time, for my Christmas gifts for the next year," said a friend to me the other day. "I never feel rushed and cross before Christmas or terribly poor afterwards."

Another of my friends has a large drawer in her closet, where she deposits from time to time during the year presents that she buys from time to time for her friends, as she comes across one thing or another that she thinks will be appropriate. She is another person who isn't all upset when Christmas comes.

One thing is certain: it is better, much better, not to give at all than to give in a cross and grudging spirit. I think we are, perhaps, a little more honest about it than we were when I was younger; before there was so much talk about the "S. P. U. G.'s" and other more or less organized attempts to cut down the "useless giving." Some friends agree not to "exchange presents;" some families have a general understanding that there will be presents only for the children.

The members of one family that I know pool their money and divide it evenly, allowing each person to buy what he wants for himself. This may do very well for grown people to whom the Christmas sentiment means little; but I fancy most people will agree with me that it seems rather cold, certainly chilling to child enthusiasm; and, what seems to me most important, it removes entirely the essential thing of taking thought for somebody else. It turns the day into a day of getting for yourself, and contributing nothing but money, and that without personal interest in the person who may get it or any trouble taken or kindly forethought exercised in behalf of anybody.

At worst it is better than it might be. I read the other day that at a certain period in ancient Rome people were required by law to give presents at the festival somewhat corresponding to our Christmas, and that many a family was impoverished because at the end they had spent their entire income on gifts. There was one Roman emperor, who, it is said used to walk the streets demanding gifts for himself.

We have nothing like that now, but there have been times when—mostly because I had left the whole thing too late to attend to it with a quiet and happy spirit—I felt as if some law was compelling me to pay tribute to some institution, and I do not love it, any more than I should have loved that fabled Roman emperor—even though I probably should have given him presents.

But I have noticed that when I sat down with a free mind and quietly thought over those whom I wanted to remember; their tastes and needs, and then did my buying and making a little at a time, I felt neither hurried nor cross about it, nor financially ruined afterwards. It is more comfortable.

Every Christmas I receive from one young woman, and so do others in a large circle of her friends, a very

special remembrance. Generally it comes on Christmas Day; it is seldom even one day late. If it comes in advance, it is marked "Open on Christmas Day." She has no money, scarcely enough for those of her own family. So she writes letters.

It is not a circular letter. No two of them are alike. Each is individual, fresh, and timely, and personal, full of intimate allusions and reminiscences; often there is a bit of a story or poem. She has an exceptional gift with water colors and each letter usually has at the top a dainty sketch, a bit of illuminated lettering, a motto in holly berries or other bright colored design. Sometimes the letter is amusingly illustrated.

She is writing her letters now, sealing and addressing them and saving them until precisely the right moment for mailing. They will arrive in the nick of time. She takes a great deal of pains with them. They represent much more investment of self than most Christmas gifts. When you receive one of these letters you know that you were not an afterthought.

Prudence Bradish.

**Mufflers Have Sold Well.**

Wool and cashmere mufflers in the new vari-colored plaid and stripe patterns have been well reordered during the course of holiday buying. To some extent these mufflers have cut into the demand for knitted silk ones, but the competition has not been of any great consequence owing to the fact that each type of merchandise is in a very different price category. Neat lengthwise stripes in different color combinations upon a solid ground have been among the favored patterns in silk mufflers. White mufflers with narrow black stripes close to their ends have sold well for evening wear. The business in mufflers generally is described as very satisfactory.

**Novelty Raincoats Doing Well.**

Novelty raincoats for women that are distinctive in either material or coloring continue to meet with a good demand. Slicker types and oilskins have been selling well, but manufacturers say the tendency has been to wear the raincoat as more of a style fad than because of weather requirements. Thus, one maker has had a particularly good call for light moire raincoats, which are being worn in both rain and sunshine. These coats are offered in bright colors, including red, green, orange, royal blue and purple. Many of these garments have been bought by retailers catering to the Southern resort trade.

**Feature Higher Grade Ensembles.**

In higher priced women's garments the ensemble continues to be highly important. Contrasting fabrics in related colors or in three and four tonings are employed, in which kasha and surah, reps and taffeta, tussah and serge are leading weaves. Unlined coats are stressed. The cape ensemble is cited as achieving success in long, medium and short styles. Here also the use of contrast in fabric and color and unlined effects is noteworthy. In jumper dress ensembles many full length jackets are shown.

**"And the Life Was the Light of Men"**

The fine old season of Christmas never loses its beauty or its power to charm and to renew mankind. It touches a universal mystic cord.

As people go through the year, anxiously doing the work of the world, they are exposed to the possibility of slipping back into a certain paganism; a state of mind that sees the great objects of life solely as personal gain and personal enjoyment. But such pagan selfishness makes a heavy charge for its prizes. Goods gotten and consumed in that spirit begin to have the taste of Dead Sea apples. Objectives won thus, even at great cost, bring less and less satisfaction. The early brightness of the world fades and chills into futility, and pessimistic eyes begin to see a dying universe in which mankind from the beginning has been foredoomed to defeat.

Against this shadow of fear and despair come echoing old fragments of the Christmas song of peace and good will. "In Him was life," wrote the ancient mystic, "and the life was the light of men." Life, light; the surpassing gifts of the Christmas season! In them lies the magic touch that can dissolve the coldness and futility of selfish living. The Christmas spirit offers its gifts to those who can understand and appropriate the old paradoxes that under certain conditions to give is to have, that under certain other conditions to lose one's life is to save it.

The Orient is more interested in ideas than in conduct. But the Western world has said, "What you do is as much a part of your faith and of your philosophy of life as is what you believe." Numberless men have taken the Christmas spirit into the market place and have shown that commerce can be made to serve mankind and in a very real sense can be made to extend the world's supply of life and light.

While the great holiday is again extending its friendly expressions of peace and good will, we, too, wish you a hearty joy, a surpassing content, a Merry Christmas!

**Portable Beverage Set.**

A beverage set having portability and compactness, together with all the necessary equipment except the liquids as its main features is being offered by a dealer here. The set comes in a comparatively small rectangular cowhide case, with a lid that opens from the top. This is secured by two locks, one on each side of the case. With the lid raised the compactness and completeness of the interior equipment is evident at once. Included are a shaker, a strainer, a vacuum bottle, several cups and a sugar container, while on the underside of the lid a long-handled mixing spoon is provided. All of the utensils are silver plated and the cups are gold lined. The sets wholesale from \$29.50 to \$55.

**Down With Capital.**

"Do you believe in capital punishment?"  
"Certainly," replied the walking delegate for the Dumb-bells' Union, "the working man won't get no justice until capital is punished."

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

**REAL VALUE**



Ask  
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**CRESCENT GARTER CO.**  
515 Broadway, New York City  
For Quality, Price and Style

**Weiner Cap Company**

Grand Rapids, Michigan

**TAKING INVENTORY**  
BARLOW BROS. Grand Rapids, Mich.  
Ask about our way.

**TOLEDO SCALES**  
20 W. Fulton St., Grand Rapids  
We rebuild and refinish old scales. Work guaranteed.

**4%**  
**Banking by Mail**  
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We are as near as your mail box. As easy to bank with us as mailing a letter.  
**Privacy**  
No one but the bank's officers and yourself need know of your account here.  
**Unusual Safety Extra Interest**  
Send check, draft, money order or cash in registered letter. Either savings account or Certificates of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$4,000,000.00.  
Send for free booklet on Banking by Mail  
**HOME STATE BANK FOR SAVINGS** GRAND RAPIDS MICHIGAN

## 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.

### Who Should Be Held Responsible For Breakage?

Written for the Tradesman.

Elton J. Buckley, Philadelphia, covers a lot of questions very ably. Recently he started out with a letter he had received thus:

"Kindly let me know whether an employer can hold an employe responsible for articles he breaks (accidentally) while working, as follows:

"Brown, while working for Smith, was showing a bottle of tonic. The bottle slipped out of the carton and broke a glass table top. Smith intends to take the cost of the table top out of Brown's pay. Can he legally do it? Can he take the cost of a bottle which his clerk breaks accidentally out of the clerk's pay?"

Buckley also quotes: "One employer said to me not long ago: 'My people break a lot of stuff, some of it without the slightest excuse. They ought to pay for it and I have seriously thought of making them do it, but I never knew quite whether I had the right, so I never did anything about it.'"

The law is then reviewed and it is shown that where the breakage results from pure accident or from the contributing neglect of the employer, no damage can be collected from the employe. One instance is given of an employer who agreed with his employes that he would charge half of any damage to the employe and stand the other half himself. This Buckley calls clever, because it has all the needful deterrent influence on the employe, while the plan must appeal to all as extra fair and no ill feeling can result.

But the best way, it seems to me, is the one I finally adopted. The moving cause was glass cheese covers. We had adopted that method of storing and displaying cheese which were set out on a marble counter. We tried several ways of balancing the covers by counter weights, but all to no purpose. For it was just as easy to break them against each other as they were lifted and lowered as to smash them on the marble.

By personal experiment I found that the covers could be lifted off, set down on the marble and replaced without breakage if care were exercised. I concluded that care could be promoted if carelessness were followed by a penalty.

So I gathered all my folks together and told them that, from this time forward, everybody must pay for any breakage which resulted from his handling, regardless of any supposedly extenuating circumstances. I followed this statement with two qualifications thus:

"What you will pay will be what the goods cost us, laid in the store. We shall stand the loss of handling expense and margin. In addition, I reserve to myself the sole right to judge whether you shall be excused; but I may say that excuse will seldom if

ever be admitted, for two good reasons:

"First, no matter how careful I might be in deciding, any excusing of faults would constitute a precedent. The precedents might readily multiply until they accumulated into complete nullification of the rule.

"Second, if I break anything, I have no excuse. I have to stand the loss regardless. Because of this fact, I am careful and have few accidents. Therefore, if you have a penalty hanging over you, you also will be careful. And carefulness will rapidly make us all virtually free from accidents."

From then onward every new employe came in with a thorough and complete agreement to be entirely responsible on the basis indicated for all breakage or damage. And believe me, there was virtually no damage thereafter. It was simply astonishing how carefully everybody could handle goods wares and merchandise when carelessness came right home to him.

We had another good system. This was in connection with C. O. D. orders. We all know that goods are often sent C. O. D. to people whose credit is so good that we do not wish to take the merchandise back if not paid for on delivery. We also know that there are others whose credit is not so good. If anything ever got completely under my skin it was to get stung by those latter ones.

We established the system, therefore, that all C. O. D. orders must pass our cashier's review. Those which might be left, even if not paid for, were marked in pencil simply C. O. D. But we had a little rubber stamp, cash, which was stamped on those which must be brought back if not paid for.

Our delivery folks were instructed accordingly. Despite this instruction, new delivery employes would invariably forget and leave one cash order—but only one. When he was made to pay for the one order, he forgot no more.

There is room for some injustice in such a system. Once we were having some interior painting done. A canvas cover was hung over a portion of the shelving and the painter had used a quart of vanilla extract as a weight to hold the canvas. A clerk had occasion to get something from behind the canvas and broke the extract. It was purely accidental—all but unavoidable—and I saw the thing happen myself.

Such was the discipline already established, however, that the boy came voluntarily forward and told me to charge it to him. I did so. I might have let him pay. But when Saturday night trolled around, I handed him back the amount deducted from his wage. No right minded employer would do otherwise, so this system is apt to be equitable. And it certainly does instill care and a sense of responsibility into everybody. We never had a question of its equity raised.

Robert C. Line, of the Line Stores, Columbus, Montana, uses a card system for keeping accurate tab on his stock. The card is of ordinarily good board, seven inches wide by eight long. It is ruled six by seven, col-

(Continued on page 31)

# Canada Dry

## The Champagne of Ginger Ales

### Sparkling

### Invigorating

### Healthful

*The Royal Toast  
For the Christmas Host*

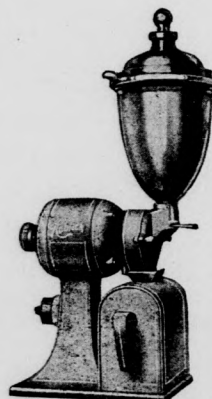
**JUDSON GROCER COMPANY  
GRAND RAPIDS, MICHIGAN**

Thousands of Retailers say



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

## A Working Partner



No. 4

That will cause you no trouble. A Holwick Steel Cut Electric Mill will contribute more toward the pleasure and profit of your business than any fixture you have ever bought. It will pay for itself in added profits.

Send for our literature, "What Scientists tell us about Coffee." You will never regret it.

Install this No. 4, \$80 Holwick Steel Cut Mill, which we will sell you for \$65 on time, or 10 per cent. off for cash, and double your profits on Coffee as well as your sales. Thousands are doing this. Let us tell you more about it.

### Boot & Co.

Distributors

5 Ionia Ave., S.  
GRAND RAPIDS, MICH.

## MEAT DEALER

### Fresh Pork Cuts.

The hog offers various cuts of fresh pork, practically all of which offer various possibilities of use, either according to methods of preparation as they are cut from the carcass or by further processing, as corned or smoked meats.

The various cuts or parts of a hog carcass do not possess such a normal difference of value as cuts from other meat producing animals, and statisticians, when determining relative values, do not take into consideration any part as a major or possessing such outstanding value or demand as to maintain importance enough to control the quantity of animals reduced to cuts in any pork-cutting establishment.

The demand for parts of the hog carcass, however, varies to some extent, and preference has established what might be classed a list of preferables arranged in a more or less variable way. Certain cuts may be in best demand and command highest prices at certain times or at certain places, and then, due to a shuffle of consumer preference cards, a new order will be set up.

Taking both fresh and smoked cuts, we might arbitrarily say the normal order of preference is somewhat as follows: bacon, loins, hams, shoulders, spareribs, hocks, neck bones, feet and trimmings. Such specialties as pork tenderloins cut from the inside of the loin are always in high favor and barrelled pork and lard are constant sellers. The fresh shoulder is a cut of considerable importance to the fair-sized family, especially. This cut may be boned, rolled and roasted, and it will be sure to give full satisfaction either as a hot or cold dish. When cut from young, well nourished pigs it will be found to be tender, flavorful and delicious. It is from the end furthest from the shank of this cut that what is known as the smoked boneless butt is cut, and whether used fresh, cured or smoked, this section is above the average of pork meat. Kidneys, leaf lard, fat backs and heads also are not to be overlooked when considering a pork carcass, and, in fact, the combinations to be cut from a carcass as well as the variety of products possible of manufacture would require a complete and lengthy bulletin.

### Shins For Soup.

It is strange in regard to meat preparation in retail shops how methods differ according to location. Because this is so it is sometimes difficult to talk in a general way and have all that is said thoroughly understood. When the beef carcass is cut up for retail use the style of cuts into which it is primarily divided depends upon the habits that have been formed in the particular locality where it is cut and the names applied to the different cuts, including steaks and roasts, differ also. Soup meat is usually boned and sold that way and then a piece of bone is given with the meat. Shin bones are in demand to pass out with the meat but if there is not enough to go around other bones are substituted. The section of the carcass from which

the soup meat is taken varies, also although the cheaper sections from better quality steers are usually used. Some retailers use meat cuts from inferior carcasses for soup meat and in such an instance the parts used depend on cost at wholesale more than part of carcass used. One of the most suitable cuts of beef for soup is the shin and if the bone is left in and sold at a price with the bone value considered it will be very economical. The shin contains a liberal amount of marrow which gives the soup flavor and body and the meat surrounding the bone is of a gelatinous nature and consequently most suitable for soup purposes. The old fashioned way was to simply cut off a section of the shin with the meat on it and when this was done the bone was opened up at both ends, allowing the marrow to dissolve in cooking. There is no reason why this cut should not be furnished by any retailer, for it does not interfere with any other cut that he may wish to make. It may be found that the difference will be greater than anticipated, when the soup is finished, and surely will be far better than soup meat taken from an old cow carcass with any kind of bone that may be handy.

### Has Any Cut of Meat a Definite Value?

There are various cuts of meat in each carcass and at any given time in any particular locality relative values are maintained in a more or less definite manner, resulting in variance in prices charged wholesale and retail. These prices are usually in relation to demand prevailing for the different cuts and the supply available for distribution. Certain cuts have been in such general demand in relation to other cuts over a long period of time and throughout the principal markets in the country that they have come to be looked upon as the more valuable cuts. From a monetary point of view this has undoubtedly been true but it is almost as usual to think of these more popular cuts as possessing greater value from a dietary standpoint as well. Sometimes a sudden change in demand or supply will tend to eliminate the usual difference in money value between cuts and then we find that it was not at all safe to class any cuts as possessing greater inherent value than others. Many things may serve to popularize special cuts and among them are quickness of preparation for use, elimination of heat resulting from long cooking, cost of fuel during period of preparation, religious preference, and other reasons. When we watch the market rise and fall on various cuts, and see relationship of cuts and grades to each other widen and become narrow, we begin to fully realize that there is no set standard of value to determine a satisfactory relationship. On the whole price is the great factor that regulates movement of any commodity and it is indeed fortunate that consumer demand can be attracted to any cut of wholesome meat and that all meat that is fit for food goes into human consumption, or more accurately stated, all meat that is fit for food may enter into human consumption.

# 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.

## 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

*We wish you an old-fashioned Christmas  
With old-fashioned greetings to cheer  
An old-fashioned happiness waiting  
To go with you through the New Year*

NATIONAL CANDY CO., INC.  
PUTNAM FACTORY  
GRAND RAPIDS, MICHIGAN

**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.

**After-Christmas Suggestions For the Hardware Dealer.**

Written for the Tradesman.

Immediately after the Christmas holiday, with its rush and heavy strain the normal tendency in the hardware store is for the efforts of the entire staff to slacken. Ease up is quite often the watchword; and the inevitable result is that business shows a decided falling off.

Of course, there is, on the part of the buying public, an inevitable reaction from the orgie of spending which precedes Christmas. The dull winter months, with rough, cold weather, in themselves militate against very active business. Where, during the Christmas season, people are in an aggressive buying mood, immediately after the holiday they show a marked tendency to quote all unnecessary expenditures.

This, however, is all the more reason why the hardware store should put forth extra efforts to keep the sales during the winter months up to at least a fair average. It is not to be expected, nor is it desirable, for the salespeople to continue at the extremely high tension that in most stores marks the Christmas season; but the fact should not be lost sight of that extra effort will still bring some degree of extra trade.

The Christmas season has for most salespeople involved a lot of extra work, and in the concluding days a heavy mental and physical strain. It is perfectly natural for the clerk and even for the merchant to reflect, "Well, that's over! Now for a good, long rest with nothing to worry me!"

So, as a rule, right after the holiday, the hardware merchant and his staff come down to work with comparatively little energy. They are in the mood to "take things easy." But while a certain amount of relaxing is permissible, it is never good policy to lie down on the job and leave the business to practically run itself.

The first thing after the holiday is to go back to your everyday business with a firm resolve to carry on to the best of your ability and to make the very most of the dull winter months. If business is hard to get in January, February and March, and hardest of all to get in the week or two immediately after Christmas, just determine in your own mind that you will get every possible bit of business you can. Determine that you'll put forth an extra effort, put on some exceptionally fine displays, and make an energetic drive at a reluctant and economical public. Do that, and these winter months will count for a lot—for a great deal more, in fact, than if you leave business to take its normal slow-going course.

When there is nothing doing is the time it pays to start something. What can the hardware dealer start right after the Christmas holiday?

He can start at least two things. One, is a clean-up sale to get rid of odds and ends of seasonable stuff that

it will not pay to carry over to another Christmas season. The other, is the working out of an aggressive program covering the next three months.

The after-Christmas clean-up sale is of course, a matter of individual policy. Some hardware dealers make it a rigid rule under no circumstances to shade their prices or to offer special inducements to customers. Others wait until stock-taking is completed, and then put on a big inventory sale, late in January or early in February. Still others hold a pre-inventory sale, but take a week or two to sort over the stock and select the lines on which to quote special prices.

It is worth remembering that essentially seasonable Christmas stuff is more readily saleable the day after Christmas than the month after Christmas. The longer this stock is held, the less easy it is to sell. To begin with, there are always people overlooked in the annual giving—perhaps folks who have sent gifts and have not been remembered in the buying. The recipient of the unexpected gift will quite likely go scurrying around the stores right after Christmas looking for something "not too expensive" to send as a belated Christmas present.

Then, too, in most homes there are sure to be children clamoring for some articles they wanted and didn't get; and in this present age what the youngster has to say is usually listened to with marked attention. Then, too, there are people—particularly parents—who have refrained from buying articles they wanted on account of the price, but who still want them, and can be induced by a sufficient price reduction to purchase a few days late. There are even thrifty folk who will snap up the bargain offering the week after Christmas for use a year hence.

So that there are reasonably good prospects in almost any community for the hardware dealer to clean out some odds and ends of stock. But to do so he must act at once. He must jump into the game immediately after the holiday; he must make his bargain offerings the very day after Christmas. To do this he must, quite logically, plan his after-Christmas sale in advance of the holiday. He will not have time in the Christmas rush to make many preparations, but he should at least have a clear idea of just what he is going to do, so that he can launch his sale and begin to advertise it the very day after Christmas.

Be prepared to run over your stock and make a quick selection of the lines you obviously ought to get rid of—the odd articles and broken lots that it will not pay you even under the most favorable circumstances to carry over. Put on a hurry-up window display. You need not make this elaborate. Just show the goods, with the biggest price tickets you can devise, and the most drastic price reductions you can afford. Put in a show card explaining that these specials are offered to help the customer in promptly remembering any friend he has accidentally forgotten in the pre-Christmas buying. You might even point out in another card, and in your newspaper advertising, that at the unusually low prices quoted, it will pay to buy

New  
or  
Used

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

for store  
or  
office

**G. R. STORE FIXTURE CO.**

7 Ionia Avenue N. W.

**Foster, Stevens & Co.**  
**WHOLESALE HARDWARE**



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

**Michigan Hardware Co.**

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



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

**Fishing Tackle**

**BROWN & SEHLER  
 COMPANY**

*"HOME OF SUNBEAM GOODS"*

Automobile Tires and Tubes	Farm Machinery and Garden Tools
Automobile Accessories	Saddlery Hardware
Garage Equipment	Blankets, Robes & Mackinaws
Radio Equipment	Sheep lined and
Harness, Horse Collars	Blanket - Lined Coats

**GRAND RAPIDS, MICHIGAN**



these articles now and hold them until next Christmas. Whatever you say or do, make it sincere and emphatic.

But get into action immediately after Christmas. Advertise, put on your window display, distribute dodgers. A sale of this kind, to be staged advantageously, must be staged at once. There is no time to polish things up; this isn't an elaborate event, but merely a "pick up sale" which will fill your window and help to keep things moving until you can formulate more comprehensive plans for your after-Christmas selling.

If you hold your stock-taking sale before the actual stock-taking, as some merchants do, this sale can gradually merge into the more comprehensive and carefully planned stock-taking sale. Otherwise, the inventory follows directly on the heels of the after-Christmas sale, and the mid-winter clearing sale follows the inventory.

Stock-taking should be considered right after Christmas. It may not be started until January, or even until February; but here, as in every other branch of retail hardware activity, it pays the dealer to look and plan ahead.

Of course you may prefer to have no special sale whatever until after the stock-taking. That is a matter of individual policy, to settle as you prefer; and to some extent local conditions will govern your policy.

The Christmas lines which you do not offer in this way should be pushed into the background to make room for seasonable goods. The demand may vary according to weather and fuel conditions. Snow-shovels, cold blast

lanterns, sleigh-bells, weather strip, sleigh-heaters, ice-scrappers, stoves, oil heaters and cookers, kitchen utensils, lumbermen's supplies, ice skates—these are a few of the seasonable lines it may be worth while to display.

Quite often stoves can be featured to advantage right after Christmas. "No demand for stoves at this season," you may object. Yet as a rule judicious advertising and small price concessions can create some demand; and you will meanwhile be keeping your line of stoves before the public. Quite often, instead of shading the price, you can get better results by offering some premium with each stove sold—a razor, a carving knife, a lamp, or some other article of sufficient value to serve as an inducement. Quite often you can secure the necessary premiums by sorting over the stock and selecting items still good but which have been in stock for some time; the sort of articles the wide-awake dealer wants to get rid of.

Victor Lauriston.

#### His Son Was Smart.

"Yes," said the busy barber, never too busy to talk, "my son is smart, I tell you. He won't work steady but he learns quick. I sent him to high school and he learned so fast that at the end of the first year the superintendent told him he need not attend any more. Then I got him into the Army. He enlisted for three years but learned so fast he didn't have to stay but two years. It says right on his discharge papers, 'For good of the service.'"

#### More About Old Time Local Merchants.

Frank Boxheimer and Peter C. Schickell (co-partners) were engaged in the sale of flour, feed and provisions on Monroe avenue, near Michigan, in 1865. An opportunity to acquire a lease of the Bridge Street House was presented to Mr. Boxheimer and he withdrew from the firm. The hotel was managed well and Mr. Boxheimer acquired wealth rapidly. Later he engaged in the manufacture of lumber, but did not succeed in that business. A drunken rowdy whom he tried to eject from the hotel stuck a knife into the abdomen of Mr. Boxheimer, but the wound did not cause him much trouble. Schickell later joined Lewis Martin in the management of a general store, on Bridge street, corner of Front.

L. & C. Fox were painters and paper hangers. To keep themselves fully employed they had a grocery store on Monroe avenue, near Division. When their services were called for to paint and decorate the homes of citizens, the wives of the brothers took charge of the store.

James Gallup sold drugs and medicines on Monroe avenue, opposite the Pantlind Hotel. The location is now occupied by the West Drug Co. Mr. Gallup was a lay preacher. Often he would call at the home of Rev. Dr. C. B. Smith, retired, and select from the preacher's barrel of old sermons such as he could use as a supply minister. He also entered politics and was rewarded with a commission as post-

master for services rendered to his party.

In 1864 George W. Gay, who later became widely known in the furniture manufacturing business, was associated with P. M. Goodrich in the sale of hardware. Their store was located on Monroe avenue, opposite the Idlehour theater.

Frederick Krekel and Christian Bertsch were partners, dealing in boots and shoes, largely the product of their own hands, sixty years ago. Their store was on Monroe avenue, at Campau square. Arthur Scott White.

#### What Good Lighting Does.

Plenty of light costs nothing in the long run. It is dimness that costs the most.

Here are nine things that good lighting does for a retailer. It—

Adds attractiveness and value to the merchandise.

Permits closer and more accurate inspection of goods, thus cutting down returns and exchanges.

Emphasizes the fact that the shop is clean, neat, up-to-date.

Establishes an atmosphere of cheerfulness that makes for congeniality and courtesy on the part of salespeople.

Saves rent for the shop in the middle of the block by enabling it to compete with the shop at the corner.

Attracts trade from the poorly-lighted shop.

Makes it possible to use effectively every foot of space.

Brings out the color and texture of the goods.

Sells more goods.

# Corduroy Cords

## TIRE ZONE

A TREAD FOR  
EVERY PURPOSE

ALL WITH  
*Sidewall Protection*

CORDUROY TIRE COMPANY  
of Michigan



*Sidewall Protection*  
is paying Dividends  
in extra mileage the  
world over

GRAND RAPIDS, MICHIGAN

REG. U. S. — — PAT. OFF.  
***Sidewall Protection***

**COMMERCIAL TRAVELER**

**Inevitable Result of Overproduction in Hotels.**

Port Huron, December 23—The announcements for the holiday meeting of the Michigan Hotel Association, at the Book-Cadillac, Detroit, to be held next Monday and Tuesday, have just been sent out.

A cordial invitation has been extended by the Detroit Hotel Association to all Michigan hotel men and their wives to be present on that occasion.

The program as far as arranged is as follows:

Monday, 5 p. m.—Registration at Book-Cadillac.

6 p. m.—Informal dinner at Hotel Tuller.

8 p. m.—Business meeting for men; theater party for ladies.

Tuesday, 9 a. m.—Business meeting at Book-Cadillac, introducing the question box, which has proved so popular at previous meetings. This will be conducted by J. T. Townsend, of the Hotel Whitcomb, St. Joseph. Under this head will be a discussion of food and kitchen help problems, followed by other topics of vital importance to all hotel operators.

12:30 p. m.—Luncheon at Hotel Statler.

2 p. m.—Continuation of business meeting. At this time will be introduced speakers of prominence for short talks, all of which will have direct bearing on hotel interests.

One of the subjects which will probably be taken up at this session is the question of "Overproduction of Hotels in the Smaller Communities," and a gentleman of National reputation as an authority on hotel construction and costs thereof will analyze the statements of some of the promotion organizations, proving how utterly fallacious their claims must show.

Plenty of time will be allowed for the consideration of every subject introduced. As there will be little or no routine work for the Association, proceedings will not be rushed to the exclusion of topics which are bound to be of interest to the majority.

7 p. m.—Banquet and dance in crystal ball room of Book-Cadillac.

All hotel accommodations and entertainments will be complimentary, the \$5 registration fee, voted at the last annual meeting of the Association being the only charge.

Reservation cards have been sent out to all members, which should be filled out promptly and sent in to W. J. Chittenden, Book-Cadillac.

The latest report on the condition of "Bert" Hamilton is that he is improving slowly. He has been a very sick man, but there seems now to be very little doubt of his ultimate recovery.

My attention has been called to a prospectus being circulated for the purpose of financing, or rather stimulating the bond sale for the construction of a 200 room hotel in a city which shall be nameless, but which is already provided with all the hotel rooms it really needs. It really ought to have a better hotel, but not another one.

Where or what the town is, concerns us not, but the inaccuracies of the prospectus are interesting. The promoters say "That statements contained herein are not guaranteed, but are based upon information and advice which we believe to be accurate and reliable, and upon which we have acted in purchasing these securities."

Now the investment in this hotel, including the furnishings, approximates one million of dollars. Practical hotel men do not consider with favor an investment in excess of \$3,000 per room. In some instances, in the very largest cities, \$3,500 has been accepted as a basis for a money making enterprise. In the present case it is, \$5,000.

Here is an estimate on room receipts 200 rooms at \$3.75 per day—\$750 per

day or \$270,000 per year, less allowance for 65 per cent. occupancy—\$175,000.

\$3.75 per day might be the possible earning power of rooms in one of Detroit's best hotels; \$2.75 would be a liberal estimate for the city in question, with a 40 per cent. occupancy, rather than 65.

Earnings from sub-rentals we are not interested in, but receipts of \$175,000 per year in the restaurants are surely top notch, but this has little bearing on the earnings, as little claim is made for profits in restaurant operation, the cost for same being scheduled at \$168,000, which we presume includes some nominal rental for the space occupied by the feeding department.

In the aggregate the gross earnings of the hotel, which includes an item of \$500 per month for rental of parking space—problematical, to say the least—makes a gross sum of \$377,000.

But what about the expenses of operation? Here we have the item of wages and incidentals for employees. A 200 room hotel will require not less than fifty, at an average of \$1,000 each—carried over at \$15,740, or at least \$35,000 less than it should be, and this makes no allowance for salaries of executives or accountants—\$20,000 more.

In a nutshell, the earnings from the rooms, at the estimates shown in the prospectus, together with the sub-rentals, aggregate \$210,000, and upon this, with abnormal room charges and problematical occupancy, they promise a net profit of \$103,000.

Just think of it—operating a 200 room hotel, giving the service naturally required, with salaries, wages, fuel, lights, taxes and insurance, and, not the least, depreciation, on \$97,000 per year. Only a wizard could accomplish such a result.

And then think of the chance of average room earnings of one-half of the estimated amount, which leaves you easily a deficit in operation.

In the city of Chicago there are today over 100 hotels in receivers' hands and one prominent bond company has acquired title to fifty hotels on the basis of their bonds alone, the stockholders realizing nothing but painful reflections.

Now where the joke comes in lies in the fact that all of the hotels in this certain city do not show aggregate gross earnings equalling the estimates in this prospectus, and besides they are all going to continue to operate and supply keen competition for this new establishment.

I have claimed for some time that the State Securities Commission should thoroughly investigate hotel securities of this character and not permit promoters to inveigle innocent parties into purely speculative prospects of this character, the stability of which are based on the say-so of parties unknown. "Too late" will not be in time to present repetitions of oil and mining swindles which have been exploited in Michigan in the past two or three years.

As an evidence of over production of hotels I have in mind one 200 room institution recently installed in Western Michigan. This hotel was constructed at somewhere near the right price, \$3,500 per room, but it never had a chance on earth to be self-sustaining, let alone being profitable. It has been in operation for some time, but is now in the hands of hotel brokers, who are making a desperate attempt to dispose of the leasehold.

This was also one of these enterprises which was to yield an average of \$3 per day per room. It finally settled down to a schedule of \$1.50 to \$3, with an average of \$2, and an occupancy of 40 per cent.

The situation in that city was not unlike the conditions in Grand Rapids prior to the building of the Morton House. There was a hotel room for every 60 in population. There is now one for every 35. Its success at the

The Management  
**HOTEL PHELPS**  
GREENVILLE, MICH.  
wishes you a  
**MERRY CHRISTMAS and a  
HAPPY NEW YEAR**

**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  
**EDWARD R. SWETT, Mgr.**  
Muskegon      ::      Michigan

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

**MORTON HOTEL**  
GRAND RAPIDS' NEWEST HOTEL  
400 Rooms—400 Baths      Rates \$1.50, \$2, \$2.50 and up per day

The Center of Social and Business Activities  
**THE PANTLIND HOTEL**  
Everything that a Modern Hotel should be.  
Rooms \$2.00 and up.      With Bath \$2.50 and up.



WHEN IN KALAMAZOO  
Stop at the  
**Park-American Hotel**  
Headquarters for all Civic Clubs  
Excellent Cuisine      Luxurious Rooms  
Turkish Baths      **ERNEST McLEAN, Mar.**

**HOTEL BROWNING**  
GRAND RAPIDS  
Corner Sheldon and Oakes;  
Facing Union Depot;  
Three Blocks Away.

**HOTEL RICKMAN**  
KALAMAZOO, MICH.  
One Block from Union Station  
Rates, \$1.50 per day up.  
**JOHN EHRMAN, Manager**

**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 Cateria 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.**

**CODY HOTEL**  
GRAND RAPIDS  
RATES { \$1.50 up without bath  
          \$2.50 up with bath  
CAFETERIA IN CONNECTION

**HOTEL BROWNING**      150 Fireproof  
GRAND RAPIDS      Rooms  
Rooms with bath, single \$2 to \$2.50  
Rooms with bath, double \$3 to \$3.50  
None Higher.

start was heralded everywhere, but it was short lived. In fact, at no time was it a success beyond "heralding." The writer hereof was criticised bitterly because he could not see why it could succeed.

The history of Grand Rapids hotel enterprise is known to the entire hotel world. It is a case of trying to secure the minimum of loss, rather than the maximum of gain.

And these are some of the reasons why the "over-production of hotels in the smaller communities" will be taken up at hotel meeting at the Book-Cadillac next week. Prospective investors in hotel securities would find it a "money saver" if they heard the discussion and acted accordingly.

Last Saturday the Hotel Greeters of Michigan held their annual meeting at Detroit.

A luncheon was given at the Hotel Wolverine to the Greeters and Greeter-ettes (the ladies' auxiliary), after which separate sessions were held.

As President for the coming year the Greeters elected E. W. Rainey, of Hotel Tuller, and the auxiliary Mrs. Tillie V. Brittain, of Hotel Montcalm, both of Detroit.

The retiring President, Preston D. Norton, in his annual address, said in part:

"It seems as though hardly a day has passed since we met at the Hotel Tuller for our annual meeting, but here we are again to-day to review our work of 1925.

"Our hearts were in sorrow (on account of the death of Brother Ray Norton) and affairs did not look particularly promising, but we felt in our hearts that much needed to be accomplished.

"But through well directed efforts we found the pot of gold at the foot of the rainbow. With the help of able officials, committees and the board of governors we are now established on a firm foundation, with a healthy balance in our treasury, which always adds much to the stability of any civic organization. In this work we had the full co-operation of hotel managers and owners in this and other Michigan cities, and I desire to make this public acknowledgement of an obligation to such.

"Many of you have been claiming that our progress for the past year has been largely due to the efforts put forth by your president, but his activities would have availed little had it not been for the support of our members and various committees."

A resolution was unanimously adopted thanking the Michigan Tradesman and its correspondent for publicity given hotels and their associations in its columns, coupled with the recommendation that its subscription and advertising departments be given due encouragement.

The board of governors were instructed to make a donation of \$250 to the Greeters home at Denver, such money to be devoted to building purposes.

A communication was received from certain members of the order at Grand Rapids, asking that permission be granted for organizing another Charter at Grand Rapids. After much discussion the whole matter was left to Greeter Verbeck to handle in such a matter as best fits the situation.

The annual banquet and ball was held in the Crystal ball room, at the Book-Cadillac, over 200 being present. This was what they had:

Oyster Cocktail  
Cream of Celery Soup  
Celery  
Olives  
Roast Chicken  
String Beans in Butter  
Hearts of Lettuce  
Roquefort Cheese Dressing  
Assorted Cakes  
Ice Cream  
Coffee  
Canada Dry  
Ginger Ale

This was followed by a musical program, during which the newly-elected officers were duly installed by ex-president John A. Anderson, of Port Huron, in talk combining much sound sense, interspersed with wit and humor.  
Frank S. Verbeck.

### Despot of Advertising Field Says a Few Kind Words for Trade Press.

New York, Dec. 21—Your comment of recent date where you take up the question of manufacturer support of grocery trade press is of very timely interest, and you have certainly hit a bull's-eye.

I happen to be in a position wherein I can vouch for your statements being absolutely true, and perhaps my own experience will convince some of our narrow-minded publicity vendors that the grocer and the grocery trade press are rebelling against being classified with the "last hair on the tail of the dog."

When any request is made of these food manufacturers or their representatives for some small fraction of their total publicity expenditure you are almost invariably met with the frigid stare of the swivel chair expert, sitting in judgment of any expenditure either to the grocery trade press or the retailer, or any avenue other than that which the expert approves you are at once slammed down so hard that you feel like apologizing as you are led towards the door.

By what right does the grocery trade or its paper, in any of its varied branches, dare to intrude themselves into the inner sanctum of the advertising agency? It is his business to spend the manufacturer's advertising allowance as he sees fit, and don't you dare tell him what you think.

This czar and monarch tells you that the system of advertising to the public at rates anywhere from \$5,000 to \$18,000 per page per single issue, is his idea of how things should be done.

It doesn't matter, he tells you, whether the owner of the sheet or the so-called "news" in its issues are steeped in the rottenest of scandal mongering—look at the circulation, 5,000,000 weekly. What care we whether the reading of the people is being debased?

Some of us couldn't get even 17 cents from them for any thing we might do towards telling the grocery trade about the products it sells. We are told the product is sold even before it leaves the plant; all the grocer has to do is to hand it out. Good will be damned; profits likewise.

If the regular grocer doesn't carry the product the chain store will and the "regular" cannot afford to let that trade get away from him, so he is compelled to handle it.

Their salesmen tell us this, as they show us copy for the wonderful campaign about to be floated. Demand is sure to follow, hence orders for one or more cases are in order.

We note that great combinations of certain industries, capitalized for hundreds of millions of dollars, almost invariably further stiffen publicity policies toward grocery trade propaganda. While these combinations may be within the law, we don't find that they are helping the grocery trade any.

Labor interests have started the ball a-rolling as their answer. And it is pretty near time the grocery trade press and the retail grocery trade in general take on a little of this pep and find out just where we are all at.

Perhaps the manufacturer might like to have some say as to how the grocery trade and trade press are being banged in the eye. It is all very pretty to ask us to boost their products, say nice things about them, and give them a lot of free advertising. It is funny how nice these agencies can be when they send in these "readers," on a gratuity basis, but please don't ask us to spend any of our firm's money with your paper—we cater only to the dear public. The grocer be damned; trade press likewise.

Now, let us all take this thing to heart and see to it that our grocer friends hear and think about this. Let them realize what small atoms the agency director thinks the grocer and his trade press are. Let us get the grocer to awaken to the fact that he is being classed as a nobody.

By the same rule I am glad to pay a high tribute to those firms which do show us some attention and respect. The Golden Rule is a little rusty, but it is still there. Good-will is an important asset and the grocer is the man behind the counter. We, too, can get dictatorial, do as we please, and handle such products as we wish, and we can discourage the sale of such products of those which we do not feel friendly towards. The chains are doing it right along when the manufacturer has not treated them "right."

It is high time to call some of the bluff of some of these jugglers and show them that we are still in the game—very much so.

John H. Meyer.  
Sec'y N. Y. State Retail Grocers' Association.

### Boyer City Dear To Boyer City People.

Boyer City, Dec. 22—Boyer City has had some difficulty in keeping up appearances for a few years, but it still retains its paternal spirit. A young business man said to us a few days ago. "I have had other positions offered me that paid more money, but we preferred to stay here. Boyer City people are the best lot we ever got in with." We have our little squabbles, just like any family, but when it comes to working together for the good of the town, Boyer City makes it unanimous. Our churches and lodges are well supported. Every citizen is ready with a helping hand. We have lived here a long time and we think that it is a good place to stay in.

Our City Dads have done a good job in making our business streets attractive for the Christmas season. In addition to putting up a community tree the curb on the business streets is lined with little trees, just the right size. George and Pat spent the better part of two days ranging the river bottom to find just the right thing, and they got them. The only thing we lack for a real Christmas is the snow. We have a sprinkling, but the deep, fluffy blanket which is usually spread over the sleeping spring beauties is lacking.

Something mysterious is going on in Boyer City. There is some activity going on in the North end of town. Nobody seems to know what it means. All we know is that it is big and it is built of brick, but that is as far as our knowledge goes. Here's hoping that something worth while is breaking for Boyer City.

The Michigan Public Service Co. got its transmission line connected up to Central Lake last week and the Central Lake people expressed their satisfaction by a big blow out, dinner and dance. The line is being pushed as rapidly as possible, in spite of adverse weather, and we expect to have it in Boyer City by the beginning of the year. A big crew is working North from Boyer City and South from Pellston and it is expected that this link will be in service by February, making a complete circuit from Elk Rapids to Cheboygan and Grayling. The money spent by this company for labor during the past four months has been a very welcome addition to the city's income.

Charles T. McCutcheon.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 22—Holiday trade in the stores had the lead last week and will continue this week, so merchants report. Wholesale trade is 15 per cent. above last year and retail trade is easily running that high. Stores have had to work nights to take care of the increased buying, and both

wholesalers and retailers have had unusual activity in practically all lines of goods. Christmas buying, one of the largest merchants' seasons, has been general all over the store.

John A. Hach, who for many years has carried the Cahill Shoe Co. line in Michigan and Ohio, was in Cincinnati last week with Mrs. Hach on his way to Florida for the winter. Mr. Hach spent a few days at the factory getting some white samples to take with him so he can call on the Florida trade this winter. His headquarters will be Tampa. Mr. and Mrs. Hach will return to Michigan very early in the spring and Mr. Hach will resume his calls on his trade at that time.

Charles W. Garfield and wife leave next Thursday for De Land, Florida, where they will remain until about April 1. They will be joined at Ann Arbor by Mrs. N. A. Fletcher and at Jacksonville by Ossian Simonds and wife, all occupying the same residence at De Land, as they have for the past two winters.

### Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Automotive Sheet Metal Co., Kalamazoo.

Pontchartrain Hotel Co., Detroit.  
Bridgeman Publishing Co., Bridgeman  
Parsons-Drake Land Co., Detroit  
T. C. Hodson & Son, Inc., Lansing.  
Davis, Shelley Lumber Co., Grass Lake  
Houck Plumbing & Heating Co., Detroit.

Oscar Daniles Co., Detroit.  
No-Leak-O-Piston Ring Co., Muskegon Heights.

Strohauer Sons Co., Caro.  
Knob Lick Development Co., Battle Creek.

Gem Mfg. Co., Detroit.  
Oakland County Finance Co., Pontiac.  
Pennsylvania Supply Co., Detroit.  
John Finn & Son, Detroit.  
Wolverine Lumber Co., of Detroit.  
Soo River Coal Isle Co., Sault Ste. Marie.

Brake Appliance Co., Detroit.

### Hiding Liquor in Grapes.

London, Dec. 18—America's ingenious bootleggers might learn a trick or two from the ordinary English excursionists returning from their holidays on the Continent. To escape high prices that must be paid for rare wines and liquors in their own heavily taxed land, scores of excursionists have been trying to sneak bottles home hidden in their clothing and, in the case of cripples, inside of hollow artificial legs and arms. The prize package so far, however, was a luscious-looking basket containing several bunches of big purple grapes. The fruit looked a little flabby to the keen eye of one customs man in Dover. "Excuse me, they look so lovely I'd like to have one," he remarked to a passenger going through the inspection sheds. Thereupon he plucked a grape and put it in his mouth. Surprise and delight were written all over his face as he invited the passenger to wait a minute. The traveler had deflated each grape with a needle-point syringe and then inflated it with rare and heart-gladdening liquor.

Battle Creek—Z. W. Fuller succeeds William Robertson in the grocery business at 172 South Jefferson street.

Every man can see where there is room for a lot of improvement in all other men.

In KALAMAZOO, MICHIGAN is the famous  
**NEW BURDICK** in the Very Heart of the City Fireproof Construction

The Only All New Hotel in the City. Representing a \$1,000,000 Investment  
250 Rooms—150 Rooms with Private Bath—European \$1.50 and up per Day  
RESTAURANT AND GRILL—Cafeteria, Quick Service, Popular Prices  
Entire Seventh Floor Devoted to Especially Equipped Sample Rooms  
WALTER J. HODGES, Pres. and Gen. Mgr.

## DRUGS

Michigan Board of Pharmacy.  
President—J. A. Skinner, Cedar Springs  
Director—H. H. Hoffman, Lansing.  
Examination Sessions—Detroit, Jan. 19,  
20 and 21; Grand Rapids, March 16, 17  
and 18.

### "Getting Acquainted With Your Druggist."

The "Neighborhood Drug Store" we always have with us, but how many of us stop to consider what the "Neighborhood Drug Store" really means to the community? How many of us realize that friend druggist renders a service expected to grow hair, beautify mankind, relieve pain, cure sickness, prevent disease and even save human life? We picture the druggist at the soda fountain, behind the cigar counter, or selling candy, powder puffs or lip sticks, but how many of us ever think of him as a professional man behind the prescription counter scientifically making pills and capsules, tinctures and elixirs and compounding physicians' prescriptions calling for dangerous drugs in safe and helpful combination? "Pharmacy Week," now being celebrated all over the United States, and even in Great Britain, is intended to remind the people that a druggist is more than a merchant. He is a merchant and proud of it, but if he were no more than a merchant he could not furnish you that professional skill so necessary when sickness invades your home and life itself depends on the effectiveness of the medicine compounded and dispensed by the druggist.

You know what a good fellow "Doc" is. He does not stand on ceremony, even if he is a professional man. If you want to call somebody to the telephone, "Doc" is at your service. If you want to change a dime into nickels "Doc" is there to do it. If you want a postage stamp, "Doc" has it for you. If you want your medicine delivered at your door, "Doc" will have it there promptly. If baby in her carriage outside the door needs watching, "Doc" will do this. If little Johnnie cuts his finger, or stubs his toe, "Doc" will take care of it. If you don't know the new postage rates, "Doc" will tell you. If you want the correct time "Doc" will give it to you. If you are a physician and do not understand the Federal narcotic law, "Doc" will be your lawyer and explain the regulations. If your heart is big and your happiness depends on making others happy, "Doc" will let you put a box for the poor on his counter. By night and by day, on week days and holidays, in sunshine or rain, "Doc" is always there to serve you.

Let us for a moment take a look at "Doc" when he starts out to become a pharmacist. What must he do? Under the law in each state, "Doc" must pass an examination conducted by his State Board of Pharmacy before he can register as a pharmacist and practice pharmacy. In order to pass this examination what must he know? First, he must have graduated from a high school. Then, in most of the states, he must have had a three-year course in a reputable college of pharmacy. Going to school and taking a course in college requires money. The average druggist, like most of us, was not born

with a silver spoon in his mouth. His early years of training to become a pharmacist, therefore, usually means a struggle. Your lawmakers have made it hard for an applicant to pass the examination conducted by a state board of pharmacy, but none too hard, when it is remembered that your health and even your life, to a certain extent, are entrusted to the judgment and skill of the pharmacist. None but a pharmacist may legally fill physicians' prescriptions calling for medicine containing poison, or dangerous drugs.

Have you ever stopped to consider what would become of us if the "Neighborhood Drug Store" should pass out of existence? Who would compound physicians' prescriptions, upon which perhaps the saving of a precious human life depends? Who would furnish the knowledge of chemistry, theoretical and practical pharmacy and materia medica, including botany, toxicology and doseology? Surely we all know that the filling of prescriptions by pharmacists is no more a matter of chance than the writing of prescriptions and the proper diagnosis of disease by physicians. Only qualified pharmacists can fill prescriptions and competent physicians diagnose cases and prescribe medicine. Is not the pharmacist the indispensable partner of the physician and are not both the faithful sentinels who safeguard society against disease and abuse of the use of dangerous drugs?

Let us remember, then, as we drink our tea, or coffee, or eat a sandwich, at the drug store soda fountain, or listen to "I Miss My Swiss," at the drug store victrola, or telephone, or get the baseball score by radio in the drug store, that after all our friend "Doc" is a responsible professional man, as well as an all-round merchant, who, by always trying to do for others, in times of weal or woe, has made the "Neighborhood Drug Store" an indispensable factor in the social, economic and industrial life of our people.

Let us remember, too, that if the American drug store has become much more than the apothecary shop of all Europe, it is because Americans have surpassed the old world in this respect. Americans are intensely practical. If "Mi-Lady" desires rouge after 8 p. m., while she cannot buy it in a drug store in London after that hour, she can in this country. And so with candy, soft drinks, cigars and cigarettes, etc.—you cannot buy them in a drug store in Europe at any hour, but you can in this country. E. C. Brokmeyer.

#### Asthma.

Stramonium leaves, 1 oz.; belladonna leaves, 1 oz.; saltpetre, 72 gr.; opium, 30 gr. Mix. To be burned and the vapors inhaled.

2. Potassium nitrate, ½ oz.; aniseed ½ oz.; stramonium, 1 oz. Mix all in powder, burn and inhale fumes.

3. Stramonium leaves, 150 gm.; potassium carbonate, 0.25 gm.; potassium chlorate, 1 gm.; potassium nitrate 50 gm.; distilled water, 100 gm. The cut leaves are thoroughly moistened with the hot solution of salts and then allowed to dry.

The teeth of time are the ones the dentist supplies.

#### Vanishing Profits.

In the good old days when 5 cents purchased a cigar, and 10 cents purchased a better one, the purchasing public went to the drug store or pharmacy for toothbrushes and perfume. Since that time the 5 and 10 cent store, the department store, the corner cigar stores have added to their stocks a line of tooth brushes, perfumes, face creams, shaving creams, and they must be making the department pay or they would not be giving valuable space to these articles. This must necessarily cut down the sales and income of the man displaying the golden mortar, who has spent years of his early life in a college of pharmacy preparing himself to dispense the health-giving material on prescriptions. It really is too bad that this branch of the business which netted large profits was allowed to get away.

In the large cities and college towns several years ago, students began to appear on the streets with uncovered heads. The fad was taken up later by boys and girls living in the suburbs of our large cities that were employed in the city, who began to come in without headgear. During the past year people employed especially in the Eastern cities, who must number up in the millions, have not purchased a straw hat and this must amount to great financial loss to the manufacturers and dealers in straw hats.

Some two years ago when Mlle. Lenglen came to America to engage in a tennis tournament she started the fad of rolling her stockings. This fad swept over the country much to the disgust of the manufacturer of garters and corsets. These manufacturers have surely suffered a big loss within the last year, due to the sales they failed to make on those goods and we believe the end is not yet.

#### Michigan Druggists Practically Banish Alcohol.

Prohibition enforcement is admittedly a serious problem, but the retail drug stores of the State furnish no part of the problem, according to the 1925 report of the Michigan Board of Pharmacy, which operates under State supervision. According to this report there are 2,107 retail drug stores and only 2 per cent. have Federal licenses to use liquor in filling prescriptions, and for no other purpose. Physicians have to be registered with the Bureau of Internal Revenue lawfully to prescribe liquor, and they must write prescriptions on special Government forms. The Board of Pharmacy receives precious few complaints of unlicensed drug stores using liquor in filling prescriptions, and so it is taken for granted that none are doing so. In Detroit only 15 of around 800 retail drug stores consider the business of using liquor in filling prescriptions of sufficient importance to take out a Federal license. The number in other cities of the State that have Federal licenses to prescribe liquor are: Jackson, 3; Ironwood, 3; Mt. Clemens, Hillsdale, Coldwater, Marquette, Hastings, Escanaba, Pontiac and Calumet each 2 and 1 each in Howell, Traverse City, Ann Arbor, Highland Park,

Reading, Muskegon Heights, Negaunee, Sebawaing, Alpena, Bay City, Battle Creek, Hastings, Iron River, Charlotte, Petoskey, Houghton, Laurium, Kalamazoo, Grand Rapids, Cedar, Adrian, Monroe and Greenville.

#### Making of Drugs Risky.

That drug manufacturing is an exceedingly risky business and that persons who engage in it in the hope of getting a return of 100 to 200 per cent. on their investments are facing certain disappointment were the assertions yesterday of E. F. Kemp, general representative of the Proprietary Association. Fully 70 out of every 100 drug manufacturing businesses, he said, fail to last thirty years, and of the survivors only six or eight will be making as much as \$5,000 a year at the end of that period. He continued:

The average life of a drug manufacturing concern is said to be only a little over five years, and this average takes into consideration the comparatively few concerns that have lived commercially for more than twenty-five years. The fact is that the life of the average drug manufacturing business is considerably less than that of the average concern in the general manufacturing field."

Mr. Kemp then took up statistics relating to the manufacture of "patent" medicines and compounds, which show, on the basis of the most recent figures, a total of 2,241 concerns engaged in the business. These figures also show that of the total given, 1,396 concerns, or about 62 per cent., do less than \$20,000 a year gross business. They further show that over 28 per cent. of the manufacturers engaging in the making of drug products fail to do an annual gross business of more than \$100,000.

"In a manufacturing sense a business which does only \$5,000 a year gross is a loss. A business doing \$20,000 a year cannot make a return on the invested capital—yet here is included 62 per cent. of the concerns that make proprietary products. A business doing \$100,000 gross, if properly managed, might make a few thousand dollars annually. Beyond that figure the gross profit depends on management. Not only are profits not nearly so large as they are generally thought to be, but drug manufacturing for longevity, rates only a little above dry goods and grocery business, which, as a whole, are notoriously short-lived.

#### Why Customers Never Come Back.

A lady entered a large metropolitan candy store the other day intending to purchase a box of candy. The clerk was busily engaged in looking out of the window. The customer stood waiting for several minutes and being unable to attract the clerk's attention walked out of the store. The cashier had been watching her standing there and allowed her to walk out without saying a word.

#### Tincture of Orris Root.

Pulverize one kilo of orris root, place in a bottle, add 3 kilos of spirit, and allow to stand fourteen days, agitating several times a day. Filter through a close linen cloth stretched over an iron vessel.

**How's This Little One?**

The manager of a chain of drug stores that has a heavy soda fountain trade in hot drinks in winter time has discovered that most persons who ask for a hot drink do not wish it so hot they have to sip it. They want it cool enough to bolt and have not the time to waste over a hot chocolate or malted milk while it cools.

His discovery was made through the receipts of one store doing more business than another, while the one which did the lesser business appeared the more crowded.

Investigation showed that the soda dispenser at the store where the re-

ceipts were larger had figured it out and gave the patrons a hot soda, not too hot. If any one kicked he made it warmer. In this way he was able to serve five customers per space at the counter to four at the other place, and there was not so much waiting.

The manager made an inspector and chief dispenser of sodas of this man behind the counter who put the system in force, increasing the receipts at the other stores, there always being a place at the counter for the man or woman in a hurry, who otherwise might look in and walk out.

**WHOLESALE DRUG PRICE CURRENT**

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

<b>Acids</b>	<b>Lavendar Flow</b> 3 50@3 75	<b>Cinchona</b> -----	23 10
Boric (Powd.) -- 15 @ 25	Lavendar Gar'n 85@1 20	Colchicum -----	21 80
Boric (Xtal) -- 15 @ 25	Lemon ----- 3 50@3 75	Cubebs -----	21 00
Carbolic ----- 37 @ 43	Linseed, bid. bbl. @ 1 10	Digitalis -----	21 80
Citric ----- 58 @ 70	Linseed, raw, bbl. @ 1 07	Gentian -----	21 25
Muriatic ----- 3 1/2 @ 8	Linseed, bid. less 1 17@1 30	Ginger, D. S. --	21 80
Nitric ----- 9 @ 15	Linseed, ra. less 1 14@1 27	Gualac -----	23 20
Oxalic ----- 15 @ 25	Mustard, artifil. oz. @ 35	Gualac, Ammon.	23 00
Sulphuric ----- 3 1/2 @ 8	Nestsfoot ----- 1 35@1 50	Iodine -----	21 50
Tartaric ----- 40 @ 50	Olive, pure ----- 3 75@4 50	Iodine, Colorless	21 50
<b>Ammonia</b>	Olive, Malaga, yellow ----- 2 75@3 00	Iron, Clo. -----	21 25
Water, 26 deg. -- 08 @ 16	Olive, Malaga, green ----- 2 75@3 00	Kino -----	21 40
Water, 18 deg. -- 07 @ 13	Orange, Sweet ----- 6 00@5 25	Myrrh -----	22 50
Water, 14 deg. -- 06 @ 11	Origanum, pure ----- 2 50	Nux Vomica -----	21 55
Carbonate ----- 20 @ 25	Origanum, com'l 1 00@1 20	Oplum -----	23 50
Chloride (Gran.) 10 1/2 @ 20	Peppermint ----- 35 00@35 25	Oplum, Camp. --	23 55
<b>Balsams</b>	Rose, pure ----- 13 00@14 00	Oplum, Deodora'd	23 50
Copalba ----- 30@1 20	Rosemary Flows 1 25@1 50	Rhubarb -----	21 70
Fir (Canada) -- 2 55@3 80	Sandalwood, E ----- 10 50@10 75	<b>Paints.</b>	
Fir (Oregon) -- 65@1 00	Sassafras, true 1 75@2 00	Lead, red dry -- 15 1/2 @ 15 1/2	
Peru ----- 3 00@3 25	Sassafras, arti'l -- 90@1 20	Lead, white dry 15 1/2 @ 15 1/2	
Tolu ----- 3 00@3 25	Sassafras, arti'l -- 90@1 20	Lead, white oil. 15 1/2 @ 15 1/2	
<b>Barks</b>	Spearmint ----- 19 50@19 75	Ochre, yellow bbl. @ 2 1/2	
Cassia (ordinary) 25 @ 30	Sperm ----- 1 50@1 75	Ochre, yellow less 3 @ 6	
Cassia (Salign.) 50 @ 60	Tansy ----- 10 00@10 25	Red Venet'n Am. 3 1/2 @ 7 3	
Sassafras (pw. 50c) @ 55	Tar, USP ----- 50 @ 65	Red Venet'n Eng. 4 @ 8	
Soap Cut (powd.) 30c 18 @ 25	Turpentine, bbl. -- @ 99	Putty -----	5 @ 3
<b>Berries</b>	Turpentine, less 1 06@1 19	Whiting, bbl. -----	4 1/2
Cubeb ----- @ 1 00	Wintergreen, leaf ----- 6 00@6 25	Whiting -----	5 1/2 @ 10
Fish ----- @ 25	Wintergreen, sweet ----- 3 00@3 25	L. H. P. Prep. -- 3 05@3 25	
Juniper ----- 3 1/2 @ 20	Wintergreen, art. -- 75@1 00	Rogers Prep. -- 3 05@3 25	
Prickly Ash ----- @ 75	Wormwood ----- 8 00@8 25		
<b>Extracts</b>	Wormwood ----- 9 00@9 25	<b>Potassium</b>	
Licorice ----- 60 @ 65	<b>Flowers</b>	Bicarbonate ----- 35 @ 40	
Licorice powd. ----- @ 1 00	Arnica ----- 25 @ 30	Bichromate ----- 15 @ 25	
<b>Flowers</b>	Chamomile (Ger.) 30 @ 35	Bromide ----- 69 @ 85	
Chamomile Rom. -- 50	Chamomile Rom. -- 50	Bromide ----- 54 @ 71	
<b>Gums</b>	Acacia, 1st ----- 50 @ 55	Chlorate, gran'd 23 @ 30	
Acacia, 2nd ----- 45 @ 50	Acacia, 2nd ----- 45 @ 50	Chlorate, powd. ----- 16 @ 25	
Acacia, Sorts ----- 20 @ 25	Acacia, Powdered 35 @ 40	Cyanide ----- 30 @ 35	
Acacia, Powdered 35 @ 40	Aloes (Barb Pow) 25 @ 35	Iodide ----- 4 66 @ 4 86	
Aloes (Cape Pow) 25 @ 35	Aloes (Cape Pow) 25 @ 35	Permanganate -- 20 @ 30	
Aloes (Soc. Pow.) 65 @ 70	Asafoetida ----- 50 @ 60	Prussiate, yellow 65 @ 75	
Asafoetida ----- 75 @ 1 00	Asafoetida ----- 75 @ 1 00	Prussiate, red -- @ 1 00	
Camphor ----- 1 05 @ 1 10	Gualac ----- @ 90	Sulphate ----- 35 @ 40	
Gualac ----- @ 90	Gualac, pow'd -- @ 1 00	<b>Roots</b>	
Kino ----- @ 1 10	Kino, powdered -- @ 1 20	Alkanet ----- 30 @ 35	
Myrrh ----- @ 60	Myrrh ----- @ 60	Blood, powdered. 35 @ 40	
Opium, powd. 19 65 @ 19 92	Opium, gran. 19 65 @ 19 92	Calamus ----- 35 @ 60	
Opium, gran. 19 65 @ 19 92	Shellac ----- 90 @ 1 00	Elecampane, pwd 25 @ 30	
Shellac ----- 90 @ 1 00	Shellac Bleached 1 00 @ 1 10	Gentian, powd. -- 20 @ 30	
Tragacanth, pow. @ 1 75	Tragacanth ----- 1 75 @ 2 25	Ginger, African, powdered 30 @ 35	
Turpentine ----- @ 25	<b>Insecticides</b>	Ginger, Jamaica 60 @ 65	
Arsenic ----- 15 @ 25	Blue Vitriol, bbl. @ 97	Ginger, Jamaica, powdered 45 @ 50	
Blue Vitriol, less 08 @ 15	Bordea, Mix Dry 13 1/2 @ 25	Goldenseal, pow. @ 7 50	
Bordea, Mix Dry 13 1/2 @ 25	Hellebore, White powdered 20 @ 30	Ipecac, powd. -- 3 75 @ 4 00	
Hellebore, White powdered 20 @ 30	Insect Powder 40 @ 55	Licorice ----- 35 @ 40	
Insect Powder 40 @ 55	Lead Arsenate Po. 17 @ 30	Licorice, powd. 30 @ 40	
Lead Arsenate Po. 17 @ 30	Lime and Sulphur Dry @ 22	Orris, powdered 30 @ 40	
Lime and Sulphur Dry @ 22	Paris Green ----- 22 @ 28	Poke, powdered. 35 @ 40	
Paris Green ----- 22 @ 28	<b>Leaves</b>	Rhubarb, powd. 1 00 @ 1 10	
Buchu ----- 1 25 @ 1 30	Buchu ----- 1 25 @ 1 30	Rosinwood, powd. @ 40	
Buchu, powdered @ 1 30	Sage, Bulk ----- 25 @ 30	Sarsaparilla, Hond. ground @ 1 00	
Sage, Bulk ----- 25 @ 30	Sage, 1/4 loose @ 35	Sarsaparilla Mexican, ground @ 1 25	
Sage, powdered. @ 35	Senna, Alex. ----- 50 @ 75	Squills ----- 35 @ 40	
Senna, Alex. ----- 50 @ 75	Senna, Tinn. ----- 30 @ 35	Squills, powdered 60 @ 70	
Senna, Tinn. ----- 30 @ 35	Senna, Tinn. pow. 25 @ 35	Tumeric, powd. 20 @ 25	
Senna, Tinn. pow. 25 @ 35	Uva Ursi ----- 20 @ 25	Valerian, powd. @ 75	
Uva Ursi ----- 20 @ 25	<b>Oils</b>	<b>Seeds</b>	
Almonds, Bitter, true 7 50 @ 7 15	Almonds, Bitter, artificial 3 00 @ 3 25	Anise ----- @ 35	
Almonds, Sweet, true 1 50 @ 1 80	Almonds, Sweet, imitation 1 00 @ 1 25	Anise, powdered 35 @ 40	
Almonds, Sweet, imitation 1 00 @ 1 25	Amber, crude 1 50 @ 1 75	Bird, ls ----- 13 @ 17	
Amber, crude 1 50 @ 1 75	Amber, rectified 1 75 @ 2 00	Canary ----- 13 @ 20	
Amber, rectified 1 75 @ 2 00	Anise ----- 1 50 @ 1 75	Caraway, Po. 30 25 @ 30	
Anise ----- 1 50 @ 1 75	Bergamont ----- 9 00 @ 9 25	Cardamon ----- 3 60 @ 4 00	
Bergamont ----- 9 00 @ 9 25	Cajeput ----- 1 50 @ 1 75	Coriander pow. .30 .30 @ .25	
Cajeput ----- 1 50 @ 1 75	Cassia ----- 4 75 @ 5 00	Dill ----- 18 @ 25	
Cassia ----- 4 75 @ 5 00	Castor ----- 1 70 @ 1 95	Fennel ----- 25 @ 40	
Castor ----- 1 70 @ 1 95	Cedar Leaf ----- 1 50 @ 1 75	Flax ----- 08 @ 15	
Cedar Leaf ----- 1 50 @ 1 75	Citronella ----- 1 25 @ 1 50	Flax, ground ----- 08 @ 15	
Citronella ----- 1 25 @ 1 50	Cloves ----- 8 00 @ 8 25	Foenugreek pow. 15 @ 25	
Cloves ----- 8 00 @ 8 25	Cocoonut ----- 1 90 @ 2 40	Hemp ----- 8 @ 15	
Cocoonut ----- 1 90 @ 2 40	Cod Liver ----- 2 00 @ 2 25	Lobelia, powd. -- @ 1 25	
Cod Liver ----- 2 00 @ 2 25	Croton ----- 1 30 @ 1 50	Mustard, yellow -- 17 @ 25	
Croton ----- 1 30 @ 1 50	Cubeba ----- 7 00 @ 7 25	Mustard, black -- 20 @ 25	
Cubeba ----- 7 00 @ 7 25	Eucalyptus ----- 9 00 @ 9 25	Poppy ----- 22 @ 25	
Eucalyptus ----- 9 00 @ 9 25	Euclalyptus ----- 1 25 @ 1 50	Quince ----- 1 50 @ 1 75	
Euclalyptus ----- 1 25 @ 1 50	Hemlock, pure. -- 1 75 @ 2 00	Rape ----- 15 @ 20	
Hemlock, pure. -- 1 75 @ 2 00	Juniper Berries. 3 50 @ 3 75	Sabadilla ----- 35 @ 45	
Juniper Berries. 3 50 @ 3 75	Juniper Wood -- 1 50 @ 1 75	Sunflower ----- 11 1/2 @ 15	
Juniper Wood -- 1 50 @ 1 75	Lard, extra ----- 1 60 @ 1 80	Worm, American 30 @ 40	
Lard, extra ----- 1 60 @ 1 80	Lard, No. 1 ----- 1 40 @ 1 60	Worm, Levant .5 00 @ 5 25	
Lard, No. 1 ----- 1 40 @ 1 60	<b>Tinctures</b>	<b>Aconite</b> ----- @ 1 80	
<b>Aconite</b> ----- @ 1 80	<b>Aloes</b> ----- @ 1 45	<b>Arnica</b> ----- @ 1 10	
<b>Aloes</b> ----- @ 1 45	<b>Asafoetida</b> ----- @ 2 40	<b>Belladonna</b> ----- @ 1 35	
<b>Arnica</b> ----- @ 1 10	<b>Belladonna</b> ----- @ 1 35	<b>Benzoil</b> ----- @ 2 10	
<b>Belladonna</b> ----- @ 1 35	<b>Benzoil</b> ----- @ 2 10	<b>Benzoil Comp'd</b> @ 2 55	
<b>Benzoil</b> ----- @ 2 10	<b>Benzoil Comp'd</b> @ 2 55	<b>Buchu</b> ----- @ 2 25	
<b>Benzoil Comp'd</b> @ 2 55	<b>Buchu</b> ----- @ 2 25	<b>Cantharadial</b> ----- @ 2 25	
<b>Buchu</b> ----- @ 2 25	<b>Cantharadial</b> ----- @ 2 25	<b>Capsicum</b> ----- @ 2 25	
<b>Cantharadial</b> ----- @ 2 25	<b>Capsicum</b> ----- @ 2 25	<b>Catechu</b> ----- @ 1 75	
<b>Capsicum</b> ----- @ 2 25	<b>Catechu</b> ----- @ 1 75		

**Greetings**

We extend to our friends and customers our Hearty Good Wishes for the HOLIDAY SEASON and may the NEW YEAR bring an abundance of Happiness and prosperity

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





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

Grand Rapids, Dec. 15—We have today received the schedules, order of reference and adjudication in the matter of Simon DeWitt, Bankrupt No. 2823. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Holland and his occupation is that of a retail meat dealer. The schedules show assets of \$2,750, of which \$450 is claimed as exempt, with liabilities of \$4,612.47. Bernard E. Cook, Grand Haven, was appointed custodian. The first meeting of creditors will be called promptly, and note of the same made herein. The list of the creditors of the bankrupt are as follows:

Jac Lederer, Inc., Chicago	\$995.00
Mercantile Acceptance Co., Chicago	219.37
Armour & Co., Chicago	325.44
Lincoln Market, Holland	76.00
Arnold Bros., Chicago	81.46
Holland Packing Co., Holland	100.00
Nicholas Essenbaggers, Holland	9.00
John Arendshorst, Holland	63.10
G. H. Elec. Sup. Co., Grand Haven	21.79
Boot & Co., Grand Rapids	113.85
Illinois Meat Co., Chicago	30.21
Borculo Creamery Co., Borculo	98.00
Sarah McClellan, Holland	15.00
City Sign Co., Holland	15.00
Morris & Co., Chicago	47.10
Diekema Garage, Holland	27.50
Gus Pollick, Chicago	200.00
J. Westernbrook & Co., Holland	9.00
Hary Hidding, Holland	24.00
Lou Nordhouse, Grand Haven	27.40
Auto Ins. Co., Hartford, Conn.	20.00
George Harmsen, Holland	24.13
Oakland Service Co., Holland	12.05
Ottawa Service, Holland	482.00
Joseph Rowan, Holland	500.00
Steindler Paper Co., Muskegon	87.24
Baker & Son Lumber Co., Grand Haven	unknown
Stekettee Tire Shop, Holland	64.40
Daily Tribune, Grand Haven	40.00
Vinkemulder Co., Grand Rapids	78.60
P. S. Boter Co., Holland	160.00
Holland-St. Louis Sugar Co., Holland	6.00
Peoples Savings Bank, Grand Haven	500.00
Swift & Co., Muskegon	50.63
Natural Ice Co., Grand Haven	6.00
Hoffman Motor Co., Holland	15.00
Golden Rule Clothing Co., Grand Haven	12.00
Detroit Apron Supply Co., Grand Rapids	1.20
Dick Gronewelde, Spring Lake	50.00
Harry Padnos, Holland	5.00

On this day also was held the first meeting of creditors in the matter of Herbert B. Stuart, Bankrupt No. 2815. The bankrupt was present in person and by attorneys, Diley & Souter. One claim was proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case will be closed and returned to the district court as a no-asset case.

Dec. 16, We have today received the schedules, order of reference and adjudication in the matter of Christos Cardaras, Bankrupt No. 2824. 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 waiter. The schedules show assets nothing and liabilities of \$1,728.98. 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 creditors of said bankrupt, are as follows:

D. A. Azzer, Grand Rapids	\$ 39.90
Fred Blymeir, Grand Rapids	125.00
Hal. E. Bentley, Grand Rapids	1,000.00
Elsa Bentley, Grand Rapids	250.00
Coffee Ranch, Grand Rapids	36.00
Consumers Power Co., Grand Rap.	23.23
G. R. Store Fixture Co., Grand Rap.	20.00
Gas Light Co., Grand Rapids	28.43
Detroit Laundry, Detroit	6.61
Katz Market, Grand Rapids	12.32
Frank Ley, Grand Rapids	18.46
Morgan & Co., Grand Rapids	41.35
Moon Lake Ice Co., Grand Rapids	17.33
National Grocer Co., Grand Rapids	7.50
Patterson Printing Co., Grand Rap.	32.90
Sanitary Milk Co., Grand Rapids	18.10
Woodhouse Co., Grand Rapids	51.85

In the matter of John Broersma, Bankrupt No. 2812, the trustee has filed his report showing that the accounts receivable are of no value and the same have therefore been abandoned and the case closed and returned to the district court as a no-asset case.

In the matter of Alton Wenzel, Bankrupt No. 2822, the first meeting of creditors has been called for Dec. 31.

In the matter of Fred A. VanCampen, Bankrupt No. 2664, the funds for the first meeting have now arrived and the meeting has been called for Dec. 31.

In the matter of Elizabeth B. Van Campen, Bankrupt No. 2665, the funds for the first meeting have been received and such meeting has been called for Dec. 31.

In the matter of Sidney Keller, Bankrupt No. 2819, the funds for the first meeting have been received and such meeting has been called for Dec. 31.

In the matter of Simon De Witt, Bankrupt No. 2823, the first meeting of creditors has been called for Dec. 31.

Dec. 14. (Delayed). On this day was held the sale of assets in the matter of

W. H. Parsons & Co., Bankrupt No. 2795. The bankrupt was present by its president. Creditors were present and also several bidders were present. The property as shown by the inventory and appraisal was sold to Frank D. Hammon for \$2,350. The sale was confirmed and the meeting adjourned without date.

Dec. 18. We have to-day received the schedules, order of reference and adjudication in the matter of Stanley J. Ashley, Bankrupt No. 2826. 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 mechanic. The schedules show assets of \$250, which is claimed as exempt, with liabilities of \$527.43. 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:

Herbert Ashley, Sand Lake	\$129.10
Clyde Ashley, Rockford	129.10
Fred Miller, Pierson	129.10
Alice Ashley Pratt, Howard City	129.10
Patron's Mutual Fire Ins. Co., Fremont	11.03

Dec. 15. (Delayed). On this day was held the first meeting of creditors in the matter of Louis A. Lambert, Bankrupt No. 2817. The Bankrupt was present in person and by attorney John M. Gould. Creditors were present in person and by A. E. Kidder. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. W. Moore, of Belmont, was named trustee, and his bond placed at \$500. The first meeting then adjourned without date.

Dec. 15. (Delayed). On this day was held the first meeting of creditors in the matter of Levi B. Bidwell, Bankrupt No. 2813. The bankrupt was present in person and by Charles H. Kavanagh, attorney for the bankrupt. Creditors were present and represent by attorney Aaron Hueguenaard, of South Bend. One claim was proved and allowed. One petition for reclamation was considered and allowed. The bankrupt was sworn and examined without a reporter. Mr. Charles J. Bernstein, of Niles, was appointed trustee, and his bond placed at \$250. The meeting then adjourned without date.

Dec. 18. On this day was held the final meeting of creditors in the matter of Andrew R. Huizenga, doing business as Huizenga Bros., Bankrupt No. 2772. The trustee was not present. No creditors were present or represented. Claims were proved and allowed. The trustee's final report and account was approved and allowed. Attorney's bills were considered and approved. An order was made for the payment of administration expenses as far as the funds on hand would permit. There will be no dividend to general creditors. No objections were made to the discharge of the bankrupt. The meeting then adjourned without date and the case will be closed and returned to the district court in due course.

Dec. 21. We have to-day received the schedules, order of reference and adjudication in the matter of Frank Cutter, Bankrupt No. 2827. The matter has been referred to Charles B. Blair, referee in bankruptcy. The bankrupt is a resident of Paw Paw, and his occupation is that of a grocer. The schedules show assets of \$1,410.52, of which \$300 is claimed as exempt, with liabilities of \$4,922.63. Michael N. Kennedy was appointed custodian. The first meeting of creditors will be called and note of the same will be made herein. The list of the creditors of the bankrupt are as follows:

DeB of Candy Co., Kalamazoo	\$ 26.54
Van Euren Co. Tele. Co., Paw Paw	17.34
Rice Seed Co., unknown	26.58
Hickman Biscuit Co., Kalamazoo	65.40
Lockway Stock Co., Benton Harbor	65.84
Johnson Paper Co., Kalamazoo	34.43
Harrah Stewart Mfg. Co., unknown	27.00
Widler Co., Toledo, Ohio	39.08
Woolson Spice Co., Toledo	165.00
Fisher Co., Ft. Wayne	11.05
Handy Elec. Mils, Allegan	80.43
Sweet Rose, Toledo	71.25
Gleenerwerck, Kalamazoo	19.00
Colby Milling Co., Dowagiac	14.80
Village of Paw Paw	46.00
Ely & Johnson, Kalamazoo	46.00
Hanselman Candy Co., Kalamazoo	28.00
Lee & Cady, Kalamazoo	25.00
A. W. Walsh, Kalamazoo	23.60
Jennings Mfg. Co., Grand Rapids	67.45
Robert A. Lewis, unknown	13.43
Berrenstine, unknown	25.89
Martin Bread Co., Dowagiac	52.00
Phillips Bread Co., Kalamazoo	19.00
Harry J. Lewis, Kalamazoo	28.55
Hammond, Chicago	104.32
Walker, Kalamazoo	48.00
Buzzell, Kalamazoo	8.48
Vander Muler, Kalamazoo	16.20
Briggs Co., Paw Paw	37.50
Schultz Biscuit Co., Lansing	7.26
St. Clair Oil Co., Paw Paw	27.91
Kidd, Dater & Price, Benton Harbor	3,283.04
Chet Hulbert, Paw Paw	57.00
Colby, Paw Paw	18.00
Blanche Wilson, Paw Paw	75.00
Harry Potter, Paw Paw	16.00
Underwood, Paw Paw	15.00
Allegan Milling Co., Allegan	147.32

Dec. 18. (Delayed). On this day was held the sale of assets in the matter of James Spyros, Bankrupt No. 2810. The bankrupt was present in person and by attorney R. L. Newnham. The trustee was present in person. The property was offered for sale and the same sold to G. R. Store Fixture Co. for \$1,200. The

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The most attractive proposition ever offered to general stores catering to the farm trade. Simply take orders for our Michigan Accredited Pure-Bred Baby Chicks for leading varieties. No stock, no handling. We ship direct to your customers.

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Buying in carload lots, we can sell to you for less than you can buy Feeds Through Ordinary Channels. Complete line of up-to-date poultry equipment. Ask for our prices.

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Lumber dealers, whose experiences in handling other lines of shingles and roofing have not been entirely satisfactory, will do well to investigate the Reynolds sales franchise for 1926.

A very good time to do this is NOW.

**H. M. REYNOLDS SHINGLE COMPANY**

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sale was confirmed and the meeting adjourned without date.

Dec. 15. (Delayed). On this day was held the first meeting of creditors in the matter of Maude Frick, Bankrupt No. 2816. The bankrupt was present in person and by attorney A. S. Hinds. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed at the meeting of creditors, although one will be probably be appointed for the purpose of investigation of a certain mortgage and the determination of the value of the assets of the estate in relation to such mortgage. The first meeting then adjourned without date.

Dec. 17. On this day was held the first meeting of creditors in the matter of Clarence E. Pitkin, Bankrupt No. 2814. The bankrupt was present in person and by attorney Alexis Rogoski. Creditors were present in person and by MacDonal & McDonald. Claims were proved and allowed. Bankrupt was sworn by referee and it was arranged that his testimony be taken at Muskegon, with a stenographer, the same transcribed and filed with the referee. The first meeting then adjourned without date.

Dec. 21. On this day was held the special meeting of creditors in the matter of Sol H. Kahn, Bankrupt No. 2740. The bankrupt was not present or represented. The trustee was present and represented by Wicks, Fuller & Starr. Claims were proved and allowed. The trustee's first report and account was considered and approved. Bills of the attorneys for the various interests were considered and approved. The report and account of the receivers in bankruptcy prior to the election of the trustee was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first dividend of 5 per cent. to general creditors. The special meeting then adjourned without date.

On this day also was held the final meeting of creditors in the matter of Arnold J. Slenk, doing business as Fremont Fuel & Ice Co., Bankrupt No. 2352. There were no appearances. Claims were proved and allowed. The expenses of administration were passed upon and approved and allowed, and a final dividend ordered paid. The amount of the final dividend is not determined at this time, and upon computation of the same the amount will be given here. The final meeting was adjourned without date and no objections were made to the discharge of the bankrupt.

Dec. 22. On this day was held the special meeting of creditors in the matter of Mary J. Watson, doing business as Watson Fuel & Ice Co., Bankrupt No. 2353. The bills and claims were considered and passed upon and approved and an order for distribution was made for the payment of current expenses of administration and bills. The meeting then adjourned without date.

**Who Should Be Held Responsible For Breakage?**

(Continued from page 20)

umns verticle to the short measure, with the following headings: Date; Firm; Amt. of Brand; Per Case or Doz; Invoice; Frt. Cost; Total Cost; Each, Cost, Sell; Total Sell.

A card like that can be kept for each major item, like shredded wheat, for example, of which you make constant purchases throughout the year. Two or even three items of lesser importance and less staple character can be put on other cards, so long as they are alphabetically kept track of.

To get the system started will take a lot of time, but thereafter a few minutes daily will suffice for entry of all purchases. The possible utilities are almost endless.

Here, at a glance, can be seen just how long it has taken you to sell out a given purchase of any item. Such information is very valuable. It removes the guesswork. It leaves little room for salesman's song-and-dance hypnotism to get in its work. If ten cases lasted you six months, you know perfectly well that you have no right to buy that item in five case lots. One case, of such an item, is ample—perhaps a single dozen.

Such information works other valuable ways. For example, you need not cut out anything for which you have a steady sale, even in small volume. Yet you will buy minimum quantities and thus reduce your investment in stock. But also—more important—here is a constant stimulant to push sales of sluggish articles.

That, I take it, is the real meaning of the modern term, "stock control" for it does actually control your stock carryings within proper economic limits.

Here, too, are the elements of cost, assembled so they may not be overlooked. Drayage should be added in one column, for most things have to be hauled, and hauling is expensive, whether you do it yourself or another does it for you. Another column should be provided for shrinkage, so that a predetermined estimate may be written in to cover this item in relation to many articles. Then the "total cost" will really be total—and nothing can be more important than that we know our actual, outside cost of every article we carry.

Finally, here is provided comparative figures to show what you earn, gross, on everything; and this information, assembled at inventory times, will be a revelation to most of us.

Paul Findlay.

**The Fruition of the Years.**

The young poet screams forever  
About his sex and his soul;  
But the old man listens and smokes his pipe,  
And polishes its bowl.

But the old man knows that he's in his chair  
And that God's on his throne in the sky,  
So he sits by the fire in comfort  
And he lets the world spin by.  
Joyce Kilmer.

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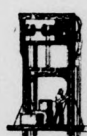
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Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind of machine and size of platform wanted, as well as height. We will quote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

Open For Position January 1—Thirty years' experience in selling general merchandise, dry goods, groceries, and shoes. Best of reference furnished. Address No. 121, c/o Michigan Tradesman. 121

HARDWARE Stock—In live little village of Sherwood. Good, complete line for a farming community. This store will sell quick and, if interested, would advise quick action. The Davis Real Estate Co., 30 1/2 N. Jefferson Ave., Battle Creek, Mich. 122

FOR SALE—Meat cooler, block and tools. Outside measurements of cooler 8 feet wide, 11 1/2 feet high, 11 feet deep. Inquire of The Farmer's and Merchants State Bank, Mesick, Mich. 123

FOR SALE—A prosperous general store in Mancelona, Mich. Annual business \$40,000 to \$60,000. Will sell stock, fixtures and building at a very attractive price, or will sell stock and lease store. We own property at a low figure and can give someone a real bargain. James H. Fox, Grand Rapids, Mich., or D. H. Hunter, Rockford, Mich. 124

For Sale—Store building, fixtures, general stock and dwelling in small town on M-11. Good resort and farm trade. A real bargain at \$4,500. Address No. 120, c/o Michigan Tradesman. 120

For Sale—General store. Post office in connection. In farming community. Good business for hustler. Reason for selling, ill health. Address, Postmaster, Ferry, Mich. 117

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 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

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

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CS6-1-23

**COMMERCIAL BRIBERY.**

Voice has been given recently to pleas that the Government keep its hands off business, but no one wishes this absolutely or without some exceptions. There is, in fact, one class of cases where Government interference is not only welcomed but sought. This is where there is unfair competition because of fraud or unethical practices. Nothing but approval, for example, meets the prosecution of fraudulent bankrupts or of persons obtaining credit on the strength of false financial statements, and no one would ask the repeal of the statutes on these subjects. There is another evil which is just now called to notice by a bill which has been prepared for enactment by Congress. It concerns the bribery of employes of rival concerns. It is proposed to make this a penal offense under the Federal laws, carrying with it penalties of \$3,000 fine or two years' imprisonment or both. This would apply to interstate commerce, and to that with foreign nations and to that in the District of Columbia. Similar laws are now in effect in a number of the states. Under the proposed Federal legislation it would be forbidden to give to any employe, representative or agent of another concern, directly or indirectly, "any commission, money, property or other valuable thing as an inducement, a bribe or reward for doing or omitting to do any act or for showing or forbearing to show any favor or disfavor by such employe or agent in relation to the affairs of business of his employer or principal." It is safe to assume that whatever opposition may be brought against this legislation will not be shown in the open. Nobody can afford to stand for the practice at which the bill is aimed.

**CANNED FOODS MARKET.**

Replacements for 1926 will not be extensively considered until after the middle of January; future fruits and the few other 1926 packs which have been talked of are too distant to be alluring, while spot trading is so much a matter of pickups that canned foods as a whole are devoid of features at the moment. All distributorss are buying actual needs and will take no more than just enough for the particular outlet in mind. Prices are of secondary consideration and holders are not trying to cut under the market in an attempt to do business. Few important fluctuations occur, although there is some irregularity in values, depending upon the ideas of traders.

Tchitcherin has been buzzing around Europe ever since the middle of October. He first concentrated his attentions upon Germany and Poland. This was at the time of the Locarno conference, which the Bolshevik Foreign Minister was pleased to regard as an attempt to align Western Europe against Russia. After the Locarno agreements were cemented, he seems to have lost whatever hope he may have had for making mischief in that direction and proceeded to France, where he has been ever since, hobnobbing with prominent persons, in-

cluding Premier Briand and President Doumergue, and traveling about the countryside. What he is up to is not quite clear, but he very evidently would like France to replace Germany as the closest European friend of Soviet Russia. With France in a state of political uncertainty, his presence is more or less ominous. It certainly means no good for France, even though some French politicians may be glad to have the threat of a Franco-Russian rapprochement to hold over the heads of Germany, England and the remainder of Europe.

Secretary Work is from Colorado, and Colorado in common with other Mountain States and the Far West is interested in irrigation other reclamation projects. Nevertheless, in his recent report and again in an address before a reclamation conference, Secretary Work urges the country to use the vast areas of arable lands it now has before pouring more hundreds of millions into watering dry lands. The abandoned or semi-abandoned farms found everywhere in the East and the Middle West point his argument. Undoubtedly, as he says, the human energy and money spent in many irrigation projects might better have gone into reconquering the lost lands in the more humid sections. In these the rain comes from the clouds and not from pent-up rivers led through endless miles of ditches. Secretary Work is defying his own homelands in these assertions, but he is thinking in terms of the Nation, and that's what Cabinet officers are supposed to do.

Completion of the fund for Louvain means a great deal more than the gift of a small group of wealthy philanthropists to an ancient center of culture. The library is rebuilt largely by the contributions of myriads of American scholars, young and old, pupils of our public and parochial schools and students of our colleges. Each of these hereafter will feel an investor's proprietary interest in the welfare of the Belgian university. And it is not the school children or the collegians alone who have contributed their pennies and their dollars. Women's clubs bestowed their earnest and uncompensated effort, and the policemen of New York City gave \$8,000. Finally, Secretary Hoover issued an appeal which brought in nearly \$300,000, including a gift from the Carnegie Endowment for International Peace. Few efforts to relieve and rebuild war-torn Europe have seen so general an enlistment of Americans in benevolent endeavor.

**Where Should Buying Be Done?**

The best place of all to plan the buying and to make out in detail the lists of what to buy is in the store. All buying elsewhere should be, as far as possible, only the placing of orders previously made up in the department. There are two reasons for this:

First. In the store you can actually analyze your plans in comparison with your own stock, and can even get somewhat of an idea as to where you probably will be able to buy to best advantage by laying out the merchandise of rival resources side by side. That is the scientific way to plan—

without undue external pressure or influence.

Second. You can get the advice of salesgirls, assistants and heads of stock, and thus make them realize more fully their responsibility for selling the goods so bought. If you actually consult a salesgirl in advance about buying a certain article, and she approves it, she will sell it with more enthusiasm and will feel a personal responsibility for its successful sale.

It is basically true, therefore, that the store is not only the place to plan, but also the best place to buy. But I must also add that some of the worst, most out-of-date and most picayunish buying in the world is done only in the store.

The standstill merchant, in country or city, lacks the energy and initiative to go to market sufficiently often. He does not learn values, resources and all the rest that can be derived from rubbing elbows with others in the market. He buys high and sells high. He gives customers a minimum, not a maximum of service. Therefore, while the best way is to buy in the store, do it only after you have studied values in the chief markets and have had submitted or bought adequate lines of samples or small lots to compare in making selections.

Edward A. Filene.

**What a Grocer Must Be.**

I was impressed with what a man must know to become a grocer, namely:

- A good judge of merchandise.
  - A skillful buyer.
  - A conservative buyer.
  - A judge of human nature.
  - A good mixer.
  - Able to keep his stock confined to a few staple brands.
  - A good salesman.
  - Able to keep a clean stock and make a quick turnover.
  - A thorough book-keeper and have some knowledge of cooking.
  - Also a good collector.
- Another situation that confronts the grocer doing a credit business to-day is a customer buying so many things on the instalment plan, such as:
- Automobiles.
  - Washing machines.
  - Vacuum sweepers.
  - Radios.
  - Furniture.
  - Real estate.
  - Insurance, etc.

Isn't it our own fault that the grocer is the last one to be paid? A good appetite is the first thing a man will satisfy. If he can't get food on credit to fill the inner man, he will pay even if he has to borrow to do it. Let's all cut our credit business where it ought to be and let the other fellow wait.

Jas. D. Smith.

**No Way of Hearing News.**

- "Didn't you hear about it?"
- "No."
- "But it happened in your neighborhood."
- "I know—but my wife's been away."

With a woman it is anger first and pity afterward.

**Millions Squandered By Governor Groesbeck.**

Well-meaning people who are at a loss to understand why the Michigan tax rate is so high can be enlightened by reading the articles on Groesbeck now appearing in the Detroit Saturday Night by Frank M. Sparks, who clearly explains how Groesbeck has wasted (or worse) millions of dollars by bad management and arbitrary methods which are not countenanced by law. One instance is sufficient to show the prodigality with which the Governor has put the funds of the State into circulation. It is the practical purchase of the Chelsea cement plant for \$500,000 when it could have been acquired for \$90,000. The proceeding is thus described by Mr. Sparks:

Still another example of business in government lies in the deal with the Chelsea cement plant. This was secured from the family of Kennedy L. Potter, of Jackson. Mr. Potter is a former law partner of Secretary of State Charles J. DeLand, and last spring he was made chairman of the republican state central committee. Michigan has entered into a contract with the Potter family to pay it \$75,000 a year for the lease of the plant with the option of purchasing the plant for \$500,000, the money paid on the lease to apply on the purchase price. Before the State became interested in the Chelsea plant, the elder Mr. Potter tried hard to sell it with all its equipment for \$90,000. Michigan will pay \$500,000 for it.

Moreover a portion of the plant burned and Michigan is rebuilding it re-equipping it and generally improving it. Cement men and others say the plant can't be operated so as to break even. Until the State took it over, it never had been a paying investment, which was the reason Mr. Potter desired to sell it at less than one-fifth of what the State has agreed to pay for it.

Governor Groesbeck holds that it present the plant is making money. It is operated by prison labor, but the plant has but a single customer and that customer is the State of Michigan. If Michigan makes money in this plant it makes it from itself. The governor also holds that the operation of this plant has resulted in a saving of the State of 10 cents a barrel on all the cement it uses. That same saving would have resulted had the State paid only Mr. Potter's asking price of \$90,000 for the plant.

Travel savings clubs are to be the next development of the thrift movement, according to a conference of bankers and railroad and steamship officials. Travel hitherto has been for business solely or else an adventure of curiosity or of restlessness or a mere throwback to earlier nomadic impulses, the conference was told. To-day it is becoming the basis of all progress and the best means for advancing education, world acquaintance and social enlightenment. Here is a novel and true note beyond question. The globe trotting propensities of the modern man have had a bearing on international relations that has never been adequately surveyed. It is now proposed to educate the people on a large scale and persuade them to start savings accounts to finance trips of sightseeing and acquaintance for the distinct purpose of increasing knowledge and developing fellowship with the peoples of all the nations.