

MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, JANUARY 6, 1926

Number 2207

A Code of Ethics

1. To show my faith in the worthiness of my vocation by industrious application, to the end that I may merit a reputation for quality of service.

2. To seek success and to demand all fair remuneration or profit as my just due, but to accept no profit or success at the price of my own self respect, lost because of unfair advantage taken or because of questionable acts on my part.

3. To remember that in building up my business it is not necessary to tear down another's; to be loyal to my clients or customers and true to myself.

4. Whenever a doubt arises as to the right or ethics of my position or action towards my fellow men, to resolve such doubt against myself.

5. To hold friendship as an end and not a means. To hold that true friendship exists not on account of the service performed by one to another, but that true friendship demands nothing but accepts service in the spirit in which it is given.

6. Always to bear in mind my obligations as a citizen to my Nation, my State and my community, and to give them my unswerving loyalty in word, act and deed. To give them freely of my time, labor and means.

7. To aid my fellow men by giving my sympathy to those in distress, my aid to the weak, and my substance to the needy.

8. To be careful with my criticisms and liberal with my praise; to build up and not destroy.



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.

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in advance.

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THE WOOL MARKET.

Wool markets are quiescent, as is natural at this time of year. Auctions in Australia start this week, and the results will be watched with interest. There are 1,035,000 bales to be disposed of. Sales at London will not be resumed until Jan. 19. South American wools are being marketed slowly. It appears to be recognized that prices, unless in exceptional cases, cannot be advanced and that the only question now is whether they can be kept at the reduced levels of recent sales. Reports from domestic woolen mills show an increase in activity in the worsted division and a decrease in the woolens. The actual consumption of wool, however, in November was below that of October and also of the corresponding month last year. But there is still much business to be done for the spring season, and heavyweight openings may be delayed in consequence. A better outlook for clothing is expected very soon, and this may spur up the orders on the mills for fabrics. Buying of dress goods is very quiet, as garment manufacturers have, no incentive just now to make up stock, and they are continuing their policy of having manufacturing and marketing come as close together as possible. There is much interest in the trade as to the reaction to take place toward the new sheer fabrics which are offered for spring. They are finer than any which have been hitherto put out and are a challenge to the supremacy of the silk fabrics which have been in vogue. In construction, appearance and color they seem well calculated to make a success.

Perhaps Solomon was right, after all, about the newness of nothing under the sun. They found library cards and something like flying machines in Babylon, and now we are told of prehistoric "flats" one over the other in the sands of New Mexico that are like the sevenfold strata of Troy town

as Schliemann and Doerpfeld clarified them to the world. It seems that the pueblos of old, like the dwellers in the Troad, piled their buildings on top of what they found without taking the trouble to clear away the anterior ruin. We see the same social manifestation at Corinth, Greece, where the American school is showing how later comers for ages lived contentedly superposed in the city of Paul and Pausanias, with no curiosity to delve in the soil except when temple stones exposed offered a convenient quarry. Our era is frantically modern and futuristic and at the same time it is distinguished by a passion for retrospect and research such as the world never knew in any previous period. We linked the old and the new in a typical way when we took designs from Tutankhamen's tomb for the inspiration of Parisian modes translated promptly to America.

Science has been in session at New Haven, Cleveland and Kansas City, with the anthropologists meeting in Connecticut and the whole realm of knowledge for the province of the savants of the American Association and the biologists convening in the Middle West. These sessions are no longer regarded as of purely academic concern. Like the gatherings of our technical societies in many fields of research they are expected to announce discoveries that affect the welfare of the man in the street, the average citizen. Applied science to-day meets human life at every possible point of contact, as the motor car, the radio, the air mails, the trolley, the telephone and a thousand agencies for increasing personal efficiency and saving time and money momentarily bear witness. Our greater industrial concerns have research laboratories and highly trained specialists. The precise temperature at which steel will melt, the stress under which rails will break, the exact composition of alloys, the formulae of synthetic chemistry are of basic consequence, and practice and theory are yoke-fellows in service, antagonists no longer, as the scientists reveal.

France is considerably worried over the coming disarmament conference and wants especially to know the spirit in which America will approach it. Technicalities aside, Americans view the situation about as follows: France has a standing peace army of 700,000 and other continental armies bring Europe to a combined military strength greater than existed before 1914. This condition constitutes a menace to peace. All this should be reduced drastically. France should be willing to face the situation realistically, especially in view of the removal of Germany as a menace to her safety. This land armament issue constitutes a

single and separate problem and should be solved as such. A totally distinct problem, from the American viewpoint is that of naval armaments, which should be tackled, as at Washington, by the five great and controlling naval powers. It is known that this view of the whole matter differs from the French. But France will have to put forth exceptionally strong reasons to change it.

Somewhat dazed, the special committee appointed by the New York Merchants Association to study methods for reforming the calendar has adjourned its public hearings to think over the matter in seclusion. The committee has examined 137 plans, most of which presented floating days that could not be successfully anchored. One proposition was to substitute a week of five work days and one rest day for the Biblical week of six work days and one day of rest. Curiously enough, the cloak and suit trade seemed to favor this arrangement. The plan that has met with the most support so far is to divide the year into thirteen months each of four full weeks, fixing Easter as the second Sunday in April and making the last day of the last month an International Sabbath. This plan would add the leap year day to the end of June. When the committee makes up its mind the result will probably be sent to the Committee on Calendar Reform of the League of Nations.

One of the grievances of the South has been that it has had no representative on the Interstate Commerce Commission. Senator Underwood of Alabama made something of a speech about it the other day in approving the nomination of Richard V. Taylor of that State to be a member of the Commission. The South, he said, has not had such representation in the nearly forty years of the Commission. The net result of the Underwood speech has been to raise the question of "regional representation." Senator Reed of Pennsylvania put forward Pennsylvania's claims. He urged that a State in which originates 20 per cent. of the Nation's shipments should have had some consideration at some time on the Commission. Other Senators are examining the record of appointments to that body. Not so long ago it was a farmer demand for a "dirt farmer" on the Reserve Board. Now it is "regional representation." So far as the White House is concerned, there's always something.

It has often been remarked that the British government knows how to spend money. A few months ago it bought peace in its threatened coal controversy by giving the industry a

subsidy of a few million dollars. It was merely a palliative. It kept the mines going. It saved the country, for the time being, from a costly industrial struggle. The problem is not solved yet, and the subsidy will have to be continued for some time to come. But the tension has been considerably eased; radicals of the Labor Party have found themselves without a popular cause; revolutionary talk has subsided to an appreciable degree. England faces a general reduction in wages and coal was the key industry which first felt the shock. By ameliorating this shock, the Government has gained time to bring about a gradual adjustment in an atmosphere of comparative calm. This is one of the reasons that England looks forward to better times during 1926.

This week a House committee begins its investigations of coffee and rubber. Export restrictions on coffee in Brazil are being felt in high prices by the breakfast table. Similar restrictions on rubber in the East Indies are hurting the rubber industry in America and annoying the motorist. The facts behind both situations are rather generally understood, but the House will investigate just the same. It is doubtful if the investigations can do much more than emphasize the injury being done the American consumer. Probably no remedies can be proposed other than those already suggested. If the House committee does the obvious thing and demands reprisals, those demands should be rejected. There are some things that would be worse than the injustice caused by these foreign price-fixing monopolies, and one of these is reprisal. That is the gun behind the door which should be used only as a last resort.

Saint Gaudens, whose art as sculptor has conferred enduring remembrance on other men, is now commemorated at New York University by the unveiling of a portrait bust made by his friend and pupil, John Flanagan. The sculptor stands as a representative figure in his field very much as Sargent personified supreme American achievement on canvas. Dr. Eliot excellently characterized the work of the sculptor when he said that Saint Gaudens "did not count the mortal years it takes to mold memorial forms." His example rebuked the careless and hasty effort of some craftsmen who seem to think that great works of art are the issue of brisk and smart improvisation. A clever tour de force may be the product of sudden inspiration, but most of the masterpieces, whether in plastic or pictorial art, were deliberately and painstakingly created.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

The failure of the contractor to complete the connecting gap on M 16 in Ionia county during 1925, as carefully planned and definitely promised by the Michigan Road Commission, was a matter of much disappointment to those of us who confidently expected to be able to cover the route between Grand Rapids and Detroit by cement at least by the time snow came last fall. As a matter of fact, all the uncompleted portion was finished except three miles just East of the county line between Kent and Ionia counties, where all the machinery of the contractor is mired in the mud, due to the continued rains last fall. One bridge and a viaduct over the railroad remain to be constructed. The members of the Commission are making no promises, but Governor Groesbeck insists that the final stretch will be completed by July 4 at the latest and he has notified the contractor that there is to be no default in this plan. The contractor has never before fallen down on his plans or engagements, but the wet season of 1925, coupled with the peculiar resistance presented by Ionia county clay, proved to be a combination he could not make much headway against.

A visit to the office of the Road Commission at Lansing disclosed the fact that great changes are in store for the good roads which have been constructed with Government aid and under Government supervision. The Federal roads in Michigan and will have an altogether new system in effect by July 1.

All East and West roads will be given even numbers.

All North and South roads will be given odd numbers.

M 11 will be known as U. S. 31.

M 13 will be known as U. S. 131.

M 16 will be known as U. S. 18. It will cross the lake and pick up its Western movement from Milwaukee and Waukesha.

M 10 will become U. S. 23.

M 17 will be known as U. S. 10.

M 12 (Roosevelt Highway) will be known as U. S. 2. It will run from Portland, Maine, to Seattle.

M 21 will not be changed, because it is a State thoroughfare and not a Federal highway.

M 13 (U. S. 131) will be rerouted from Sand Lake to Petoskey, so as to eliminate sixteen railway crossings. Crossing the G. R. & I. near Sand Lake it will continue North on the West side of the track, eliminating the crossing South of Howard City and also the dangerous crossing just North of Howard City, where the road resumes the West side of the track. Many towns which are now crossed by M 13 will be avoided by this realignment and reached only by spurs or extensions.

M 20 will be changed to U. S. 12. It will cross the lake and pick up its Western trend from Manitowoc and Green Bay.

All East and West roads will run from coast to coast.

All North and South highways will run from the Atlantic or Gulf to the Canadian border.

The new markings will be a shield worded as follows:

U. S.
Michigan
31

It is expected by the Commission that the changes in marking will be completed by July 15.

The highway from Toledo to Michigan City will be known as U. S. 20. It will join M 10 and proceed on the Indiana highway on to Chicago, thence starting West from Chicago as U. S. 10 or U. S. 20.

In Wisconsin W 15, running from Racine to Copper Harbor will be changed to U. S. 41.

It is understood that these innovations are arbitrarily forced on the states in the determination of the Federal Government to make all Federal roads interstate and Nation wide in scope and accomplishment.

The work of widening M 17 (U. S. 10) between Detroit and its junction with M 11 has already been started.

E. A. Stowe.

Salesmanager Shows Value of Making Arrival Sales.

A wide-awake salesmanager is attempting to sell his salesmen on the value of arrival goods sales. He declares that only half of his salesmen are selling arrival goods, yet nevertheless, such business amounts already to 25 per cent. of total sales. He believes that arrival sales are profitable not only to the house and the salesman, but to the retail customer. He discusses the subject as follows:

"Setting aside your own benefit and the benefits the house receives from arrival sales, and looking at it only from the retail merchant's standpoint, you have sufficient reasons why you will push goods for later shipment. We tried to make it attractive as possible for the retailer by giving him new goods just packed, or manufactured goods just made, good clean fresh merchandise in every case, and we make prices on them that are lower than we are bound to ask after the goods have come in, have been placed in stock, and probably handled several times more than they are handled when they are shipped on arrival of cars.

"The arrival sale has grown to such an extent that our sales for goods for shipment on arrival are now fully 25 per cent. of our total business. When you consider the fact that not over 50 per cent. of our salesmen are participating in this business you can see what it amounts to for those that do believe in it and believing in it themselves can put the idea over with their customers. Our advice to you is to follow the example of Billie Hart, who said:

"As soon as I got to be sure of myself, other folks began to believe in me?"

Must Have Made Good Stuff.

"What was Bill put in prison for?"

"For putting up a vigorous kick."

"You mean disturbing the peace?"

"No, making moonshine."

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

The Prompt Shippers

Advertising That Helps You Sell

National advertising tells your customers about Fleischmann's Yeast-for-Health. Package displays at your store remind them to buy. It costs you nothing to devote space to these displays, but it pays profit in sales if you show them prominently.



FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE

Sold From Coast to Coast

Putnam's

MALTY (AA) MILKIES

Originated and Made Only by
NATIONAL CANDY CO., INC.
PUTNAM FACTORY
GRAND RAPIDS, MICHIGAN

OUR BUSINESS— AND YOURS

FOR NEARLY FORTY YEARS, this, the first Trust Company in Michigan, has been known the country over for its successful and satisfactory service as an Executor of Wills and Administrator of Estates—the primary function of a Trust Company.



But as business methods have developed, this company has grown along with them until we include in our facilities functions not thought of by many who could profit by them and save themselves much detail and annoyance and at the same time find our nominal charges in every department a good investment.

THIS company, with its complete organization, can take over the details of caring for your real and personal property and through its various departments and trained executives give your interests direct and immediate contact with a much broader field than could be possible with an individual or a small or lesser organized group of individuals.

Sales, rentals, repairs, upkeep, conversions of properties, collections, payments of taxes and other expenses, all would be taken care of promptly and to your satisfaction and profit, relieving you of what might seem endless detail but which to our organization would be but agreeable routine and part of our daily contact, presenting many situations similar to those which have given us the experience that would make our assistance valuable and profitable to you.

The Investments offered by our Bond Department are carefully selected and of a quality deemed suitable for our own investment. They are worthy of your consideration and purchase.

While we have invested millions in securities we have bonds for sale in \$100, \$500 and \$1,000 units so that the smaller investor of today may start to build for the future on the same solid foundation upon which the strongest and largest Estates and Trust Companies are built.

Living Trusts: a subject in which alert men and women are becoming more and more interested, is an increasingly important part of our business.

Setting aside a fixed sum regularly for some particular purpose, person or objective and having the accumulation invested for you will produce results which will prove astonishing to those who have given this feature of our business no particular thought.

Women are especially invited to avail themselves of the convenient quarters which we have provided for them. They are invited to make these their downtown office for the transaction of their business affairs and our resources and business information are available for their convenience without any obligation on their part.

All dealings with this company are in the strictest confidence and every client can know that, aside from a natural pride of achievement in a successful record covering many years, every action of ours is subject to State Regulations leading to safety, economy and legality in all transactions.

We hope to become better acquainted with you during the year 1926, and also hope that our friendly, efficient and willing service may be extended to YOU and YOUR interests.

THE
MICHIGAN TRUST
COMPANY

Grand Rapids, Michigan

THE FIRST TRUST COMPANY IN MICHIGAN

MOVEMENTS OF MERCHANTS

Allegan—George F. Garlock succeeds S. S. Fuller in the grocery business.

Grand Haven—Swartz & Kooiman succeed Juistema & Swartz in the boot and shoe business.

Detroit—The Brightmore State Savings Bank has changed its name to the Union Savings Bank.

Lansing—The fourth C. Thomas grocery store has been opened and is located at 942 East Franklin avenue.

Detroit—The Hartwick Lumber Co., 1661 Clay avenue, has increased its capital stock from \$750,000 to \$1,500,000.

Detroit—Perlman's, Inc., 1306 Randolph street, dealer in clothing, has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Roger J. Sullivan Co., 442 Howard street, dealer in furniture, has increased its capital stock from \$50,000 to \$150,000.

Saginaw—The Lors & Parris Co., 230 West Genesee avenue, autos, accessories, etc., has changed its name to K. A. Lors, Inc.

Ludington—George Groening has purchased the Robison bakery, 911 South Washington avenue, taking immediate possession.

Kalamazoo—Alton A. Wenzel, proprietor of the People's Shoe Store, Main and Rose street, has filed a petition in bankruptcy.

Lansing—Andrew Carlson has opened a modern restaurant on the second floor of the Smead building, under the style of the Terrace Garden.

Detroit—The Francia Mills Supply Co., Lumpkin avenue and Detroit Terminal R. R., has increased its capital stock from \$1,000 to \$100,000.

Wayland—Wing & Metcalf have sold their furniture and undertaking stock to A. B. Fisher, of Sturgis, who has taken possession and will continue the business under his own name.

Detroit—Goldberg & Sellman, 9373 Mack avenue, shoe dealers, have dissolved partnership and the business will be continued at the same location by Isadore Goldberg.

Birmingham—The Connelly Building Co., First National Bank building, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The William Katz Co., Inc., 10222 Oakland buildings, plumbing and heating, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in property.

Grand Rapids—The Baxter & Hunt Co., 2027 South Division avenue, has been incorporated to deal in hardware with an authorized capital stock of \$10,000, of which amount \$9,200 has been subscribed and paid in in cash.

Grand Rapids—The Harmon Dry Goods Co., 760 Butterworth street, S. W., has been incorporated with an authorized capital stock of \$13,000, of which amount \$11,800 has been subscribed, \$1,100 paid in in cash, and \$10,700 in property.

Lansing—The Darling Coal Co., 307 Beaver street, has merged its business into a stock company under the same style, with an authorized capital stock

of \$10,000, all of which has been subscribed, \$500 paid in in cash and \$9,500 in property.

Clinton—L. B. Hittle, 52, merchant and prominent resident of Clinton, was found dead Dec. 31, lying beside the tracks of the New York Central Railroad a quarter of a mile South of the village. A vial found beside the body indicated that the death was suicide by poison.

Ferndale—The H. V. Kennedy Lumber Co., 22830 Woodward avenue, has been incorporated to conduct a wholesale and retail lumber business, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$30,000 in cash and \$20,000 in property.

Manufacturing Matters.

Detroit—The General Piping Corporation, 459 Wayne street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$2,500 has been subscribed and paid in in cash.

Detroit—The Vulcan Iron & Wire Works, 407 East Fort street, ornamental and commercial iron, has been incorporated with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and \$1,000 paid in in cash.

Saginaw—The Mineralite Products Inc., 921 Adams street, has been incorporated to manufacture and deal in asbestos, etc., with an authorized capital stock of \$200,000 and 35,000 shares at \$1 per share, of which amount \$7,000 has been subscribed and paid in in cash.

Detroit—The Welding Service & Sales Co., 1337 Maple street, has been incorporated to deal in welding supplies and equipment, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$7,510.18 in cash and \$22,489.82 in property.

Wayne—The L. H. Gilmer Co., of Philadelphia, manufacturers of automobile fabrics, has bought the old Prouty & Glass factory, and expects to be in production in the new location by Feb. 1. It is planned to turn out over \$1,000,000 worth of material from the Wayne plant during 1926.

Wayne—The Steelclad Auto Bow Co., one of Wayne's newest factories, has started production and will soon employ seventy-five men. The company recently moved to Wayne from Holland and specializes in a reinforced bow for automobile tops. In addition the company is about to start manufacture of a natural wood, reinforced bumper, a patented article.

Dowagiac—The Farrell Washing Machine Co. which has recently been in financial difficulties, has been reorganized and with the aid of Chicago capitalists is expected to go into production on a large scale at once. The name has been changed to the Tri-Plex Washing Machine Co. and it will manufacture the new Farrell washing machine and the centrifugal wringer.

Otsego—A new industry in connection with the Otsego Sanitary Milk Products Co. has been established. A. Must, of Detroit, is now using 10,000 pounds of the company's skimmed milk each day at the plant for the

manufacture of Dutch cheese. He is now making 1,600 pounds daily, which finds a ready sale on the Detroit market. By thus disposing of a portion of the skimmed milk it will not be necessary to install another powdered milk machine for a time at least. The plant is now receiving 30,000 pounds of milk daily.

The Cost of Crime.

An official of the American Bankers' Association whose business is to know what he is talking about, estimates the money losses from crime in the United States during 1924 at \$4,000,000,000. Adding to this the cost of police protection, courts, prisons, members of the National Crime Commission piles up a grand total of ten billion dollars. This estimate is said to be too high by some authorities but in the absence of definite statistics they admit that one figure is as good as another.

Figures so long that they look like a Pennsylvania through freight mean little by themselves. The mind has to have something to measure them by. Consider the following: The estimated crime total is greater than the entire foreign trade of the United States for the same period; our imports and exports for the fiscal year of 1924 came to \$7,865,422,008.

The ancient and honorable industry of farming attains the nearest approach to that ten billion; listed in Government statistics as "Food and Kindred Products," the total value for 1923 was around nine and a half billions. Textiles came next with \$9,487,000,000. Lumber and allied industries trailed far behind with an ignominious \$3,633,000,000.

Dollars are one thing and human beings another. Therefore a recapitulation of persons gainfully employed in banditry and kindred pursuits ought to be even more entertaining. The number of prisoners in different institutions throughout the country is said to be about 200,000. Our entire criminal population is estimated at 1,000,000. Then we have those aristocrats of crime who have—as the statistics so delicately put it—"unlawfully taken human life." Including professional gunmen with the winsome young girls who have shot their boy friends our murderers are put at 135,000.

If you got all our murderers together and made them live in one city that sinister municipality would have a greater population than Salt Lake City, Utah, or Nashville, Tennessee.

Nation-Wide Drive on Bogus Schools.

The Federal Trade Commission and the Post Office Department are launching a campaign against correspondence schools which in their opinion, promise too much. The Better Business Bureaus and the Associated Advertising Clubs of the World are behind the campaign.

The Joy-way Home Study, Inc., of Chicago, one of the first schools to feel the commission's hand, has just been ordered to quit advertising:

"That it can in ten months qualify any student as an expert draftsman,

able to earn from \$200 to \$800 per month."

"That it can qualify any student in one year as an automotive expert, able to earn from \$75 to \$200 a week."

"Dozens of schools are making grand promises," explains R. O. Brownell, commission attorney assigned to make the investigation. "It is pathetic how gullible young men, clerks and high school graduates swallow such stuff. We intend to protect them as much as possible. There are, of course, a number of worthy correspondence schools. These schools do not make such promises. But, I found one school that advertises a large staff of trained engineers which actually consisted of one lone man."

Florida Society of America.

This organization is offering \$20,000 in cash to the individual who will determine the product best suited to be manufactured in Florida. The society calls itself a "Geographic Society devoted to the welfare of Florida as a whole and the wider dissemination of scientific knowledge concerning a unique and long neglected section of the United States." The society also has an official magazine which contestants are asked to subscribe for.

Joseph W. Young is president of the society. He migrated to the present popular Southern state a few years ago from Indianapolis. In Indianapolis he organized the Homeseekers Realty Co. and Homeseekers Building Co. He began selling stock and laying out additions. He succeeded at selling the stock, but the additions were never developed. Young is said to be a typical promoter and has succeeded in getting some wealthy people interested in his Society.

Dunn's Commercial Service.

This concern is said to have operated formerly from Chicago as a collection agency, but later appears to have been located in Philadelphia, the name being changed to Dunn's Incorporated. The president, Frank J. Dunn, is said to have originated in Muskegon, where he was engaged in a small business. Later he is said to have been associated with the International Service Corporation of Chicago.

Any Michigan merchants who have had any dealings, either personally or by mail with the subject company, are requested to communicate at once with this office.

Hole in the Fence.

"You say," said the defending counsel, "that the fence is 14 feet high, and that you were standing on the ground—not mounted on a ladder or anything?"

"I do," answered the witness.

"Then," replied the counsel triumphantly, "perhaps you can explain how you, a man of five feet four, could see over a fence 14 feet high, and watch the prisoner's action!"

"There's a bit of a hole in the fence," was the calm reply.

Baldwin—C. F. Weaver has sold his stock of groceries and dry goods to F. D. Bradford & Son, who have taken possession.

Essential Features of the Grocery Staples.

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

Tea—The market during the past week has continued very dull on account of the close of the year. The taking of inventories is still in progress and until that is concluded there will be no particular change. There is a steady enquiry, however, and this general interest will no doubt culminate after the turn of the year in a much better business. The undertone throughout is strong. Formosa teas are strong everywhere and Congous are also likely to be favorites. Ceylons, Indias and Javas are all firm and unchanged. Replacement costs of the whole line are higher than present prices.

Coffee—The market has seen a number of slight fluctuations in Rio and Santos during the past week, due to the market conditions in Brazil. The net results of this is a series of prices not materially different from prices reported last week. This applies to all grades of Rio and Santos, sold green and in a large way. Milds have also changed in price during the past week some advancing a fraction and others declining a fraction. The jobbing market on roasted coffee has shown no particular change during the week, as sellers are still working on their spot stocks. The consumptive demand for coffee is fair.

Canned Fruits—Spot fruits are firm, although quiet. Most trading is being done out of local holdings which are sufficient for the moment. First and second hands are not pressing sales. Most items are in an unusually favorable position.

Canned Vegetables—Tomatoes are always one of the commodities which are difficult to swing upward during a period of stagnation and when they harden just before inventories confidence is inspired in tomatoes and in other vegetables in a similar position. Peas have been receiving but little attention of late, but there are no lower prices reported, while corn is maintained. All three packs are meeting with their widest sale at retail on record and the tremendous outlets are responsible for the better feeling at factory points.

Canned Fish—Fish has been in routine demand with no new features developed. Milk is steady at quotations.

Dried Fruits—The dried fruit industry went into the new year in much better shape than in a number of seasons. There was no carryover to depress the situation; growers are holding what little they have left, not because they are forced to do so, but because they expect to make profits later on; distributors are carrying lighter stocks than usual and they regard dried fruits favorably since they made money on them in late 1925. The outlook inspires confidence, while the amount of merchandise available for the seasonable outlets assures a healthy movement from packer to wholesaler and from jobber to retailer. The wholesale market last week was quiet but firm. No fluctuations in prunes occurred on the spot. The largest

California counts were stronger in tone and were sparingly offered by packers. Other sizes are not so anxiously sought for forward shipment. The Oregon line is statistically well placed and as packers are pretty well sold out they are not trying to force sales. Until raisin packers re-enter the market there is little opportunity to do much trading. Most of them are withdrawn on assortments. The scarcest item is seeded raisins. Spot stocks of all types are light. Apricots and peaches are quiet as transient trading is restricted but there are only resale blocks to be had and these are not being pressed for sale since the heavy consuming months are ahead and there is less than the usual volume in sight.

Nuts—Shelled nuts show no signs of a reaction as trading in 1926 begins. Almonds are in a peculiarly strong position in all European centers, while the California shelled nut will not be a serious competitor, since the great bulk of the domestic crop was sold in the shell. Because of the high prices at European points at the beginning of the season importers made contracts sparingly and they have yet to cover a considerable part of their requirements. The market in Spain and Italy has been firmly maintained. When weak spots have developed, buying set in and prices went back to their original levels. Inability to get cheap replacements tends to keep up the spot market. Shelled walnuts, when it became known that the crop in France was not of as large volume or good quality as expected, immediately began an upward tendency, which has not been checked. The controlling factor in the future seems to be the quantity of nuts still held by growers. Shellers claim that there is comparatively little to come forward. It is difficult to get nuts in France which conform to the new standards enforced by local dealers. Shelled pecans have also been firmer of late and are somewhat higher.

Rice—Postings from Southern rice producing points are to the effect that the crop this season has been curtailed and that there will be a smaller percentage than usual of the top grades. Millers have more confidence in the situation than dealers and they look for a higher and more active market after the middle of the month. Imported rice is so closely sold up that little trading can be done.

Salt Fish—The market for all varieties of mackerel is dull, without any change during the past week. There will be no particular demand for mackerel until after the turn of the year.

Syrup and Molasses—The demand for high-grade New Orleans molasses is good, so good, in fact, that the market has advanced 2c per gallon during the past week. Sugar syrup shows no particular change and the market is dull. Compound syrup is also unchanged, but in fair demand and steady. If the corn market continues to advance the result will be an increase in price in this market.

Beans and Peas—The demand for all varieties of dried beans has been very dull during the week. This also

applies to dried peas. Values are about steady and unchanged.

Cheese—The market has been firm during the past week. Offerings have been light, prices steady and the demand moderate.

Provisions—A moderate demand is reported in the provision market during the past week. This applies to all varieties of beef and hog products. There is a steady and regular demand every day, mostly in small lots, however, at steady to firm prices.

Review of the Produce Market.

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

Bagas—\$2 per 100 lbs.

Bananas—7½¢@8c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	-----	\$5.10
Light Red Kidney	-----	9.50
Dark Red Kidney	-----	9.25
Brown Swede	-----	7.00

Butter—The market has shown considerable activity during the past week for fine creamery butter, accompanied by advances, which were followed by marked declines. Under grades are moderately quiet, without material change in price. Local jobbers hold June packed creamery at 42c, fresh creamery at 45c and prints at 46c. They pay 25c for packing stock.

Cabbage—2½¢@3c per lb.

Carrots—\$1.25 per bu.; new from Texas, \$1.10 per doz. bunches.

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

Celery—65c for Extra Jumbo and 95c for Mammoth.

Cocoanuts—\$1 per doz.

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

Eggs—The demand for fine fresh eggs has continued active during the past week and under the influence of this and the cold weather, the price has declined only 5c per doz. Local jobbers are paying 35c this week for strictly fresh. Local dealers sell as follows:

Fresh Canded	-----	40c
XX	-----	35c
Firsts	-----	33c
X	-----	30c
Checks	-----	28c

Egg Plant—\$1.75 per doz.

Garlic—35c per string for Italian.

Grapes—California Emperors in kegs, \$6.50.

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	-----	\$4.50
Arizona Iceberg	-----	5.25
Hot house leaf	-----	14c

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	-----	\$5.50
150	-----	5.50

176	-----	5.50
200	-----	5.50
216	-----	5.50
252	-----	5.50
288	-----	5.25
344	-----	5.00

Floridas are in ample supply on the following basis:

126	-----	\$5.25
150	-----	5.25
200	-----	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 \$2@2.25 per bushel, according to quality. The market is steady.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	22c
Light fowls	-----	15c
Springers, 4 lbs. and up	-----	24c
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.

Tangerines—\$5.50 per box of any size.

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

Veal Calves—Wilson & Co. pay as follows:

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

Even when the gold rush did away with the name "Seward's Folly" for Alaska, nobody imagined the territory would one day become a storage warehouse of the country's meat supply in case of need. It is reported that a small herd of reindeer, brought from Siberia in 1892, now numbers 350,000, two-thirds of it owned by natives, and valued at nearly \$9,000,000—much more than we gave for Alaska in 1867. Last year, reindeer meat to the amount of ninety-six tons found a ready market on the Pacific Coast; more might be sold were it not for the home demand.

A new air service is to establish an international trunk line between Toronto and Winnipeg, taking in Minneapolis, Cleveland and Buffalo on the way and handling both passenger and express business. As one of the aviation experts in the service of the Dominion has pointed out, most of Canada east of the Continental Divide is a natural airdrome, with plenty of lakes and rivers to supply take-offs and landing places for hydroplanes. Much of the future development of the Western provinces depends on aerial communication.

The better your store is equipped with the special furniture made for such a store as yours, the better the class of trade you will get, and the more of it.

Prospects For Business Never Were Brighter Than Now.

Grandville, Jan. 5—There's a good time coming by and by, was the gist of the old song, and to-day we may say the good time is already here.

Certainly the American people have no cause to feel discouraged over the outlook. The year just ushered across the threshold is blushing with happiness and prosperity. The old year went out happily, the new year comes in gay as any garden bird, flushed with hope and good cheer.

And why not?

Perhaps never in our history were future prospects for a good business year more abundant than right now.

The sighs and long visage of pessimism have no place to-day. Right in Grand Rapids furniture prospects are of the best. The Valley City is stepping out on a new voyage of discovery. The city actually feels its oats and will not be passed in its race for success by any other city in the American Union.

Away back in the sixties, the Valley City was a mere settlement in the then great wilderness of Western Michigan; to-day it is the mistress of furniture production for the big round world, fast making an enviable name among the cities of the Middle West.

When a struggling settlement in the woods, hard times were pretty much in evidence. Warren Mills, an early settler, declared he would cook the wheelbarrow next if things went from bad to worse.

The outbreak of the civil war served to break the stringency of the times, ushering in a new era of prosperity which lasted for a decade and more.

Since that day numerous panics and business failures have visited our country, looking back to which we can truthfully say that to-day the Nation rides on a wave of accomplishment never before exceeded, and the new year holds much of promise for a continued stream of successes.

However much may be said about farm conditions, they surely are on the up grade. When factories run full manned and mercantile lines are fully equipped, there can be no real danger of falling into the murk and slough of despondency.

Nothing in the immediate future presupposes any great change in the times. If anything, the year 1926 promises better than that just past.

The business outlook is certainly a cheering one. Government has promised aid to the farming community, so far as Government has any right to go. In all the past, with the rise and fall of political parties, promises made to all kinds of business have never quite panned out as was expected. The out party is quite too often ready to go sled length in promises which, when the opportunity arises for fulfillment of those promises, fails to materialize.

Long on promises, short on fulfillment.

Despite all the ills of to-day, lack of employment is not one of them and that fact may be set down as going a great way toward fixing the status of the times in the immediate future.

From West, South and East come good tidings of continued prosperity in the varied interests of those sections of our country.

The present gathering in this city of the Nation's furniture buyers promises as successful a buying campaign as ever came within her gates. What with general employment, with numerous new designs in furniture, and an anxious effort to please, there can be but one outcome to the furniture season—it is to be the best in many years.

Faith in our own superiority in meeting the demands of the public has much to do with the times.

Our most successful men, in business and in the halls of legislation, predict the present year will exceed that of the one just past so far as

quantity of work accomplished. There is not a pessimist among them. Every sign points to not only continued, but increased prosperity.

The Government, under the present level-headed executive, is not likely to go off on any wild goose chase where legislation is concerned.

Congressmen who are fathering the bloc method of milking the U. S. Treasury have had their innings and are due for a severe chastisement by the American people for their blindly misunderstanding the real interests of all the people.

Optimism is in the saddle.

The coal strike is apparently about to be settled. From its chastisings the miners and their employers have learned a much needed lesson, that lesson revealing to them the fact that to work injury to the great consuming public may pay for a time, but is destined to signally fail in the end.

The American belief in fair play has not become extinct, although at one time it seemed as though such was the case.

The grumblings here and there indicate a natural disposition to seek a change, but these grumblings are dying out as the sun of prosperity continues to shine from our Atlantic coast to the shores of California.

Perhaps never in the history of the country was there a fairer outlook for business and agriculture than exists to-day in the United States. It is a comforting assurance, that gives courage and happiness to more people than ever in our National history.

This Nation is the happiest example of a contented people which to-day exists. Let us see to it that we do nothing to disrupt the conditions making it the envied of all the governments of earth. Old Timer.

Semi-Annual Meeting of the Michigan Wholesale Grocers.

Saginaw, Jan. 5—The semi-annual meeting of the Michigan Wholesale Grocers' Association will be held at the Hotel Statler, Detroit, Jan. 27.

Departing from our usual custom, this meeting will include the manufacturers and the brokers together with our membership.

This for the reason that a great many of our trade problems to-day are problems that do not originate within our membership, and the only hope of their correction is by a frank discussion and a better understanding between the manufacturer, the broker, and the wholesale grocer. Because of their nature they lend themselves to association effort.

A communication just received from D. Bristley, President of the American Grocery Specialty Manufacturers Association, states that because he will be on the Pacific Coast in January he will be unable to be with us but his association will be represented by one of their executive officers.

Some of the matters that are on the slate at present are drop shipment from factory, guaranty of price against decline, the desk jobber, the function of the cash and carry jobber, the dual capacity of some brokers. P. T. Green, Sec'y.

Some Signs and Their Meaning.

When the wind moans it is extremely bad luck to burn rubbish near your buildings.

A crack in your chimney is a sure sign you are going to move.

To see a paper hanger papering over a flue indicates an impending loss.

If you can see your shadow from an oil lamp while filling the tank of a gasoline stove, it indicates a gathering of old friends at your house.

If you smell gas or gasoline and look for it with a lighted match, it foretells that you are about to go on a long journey.

REYNOLDS SHINGLES

"Built First to Last"

BEAUTIFUL that's for appearance.

DURABLE that's for long life and resultant economy.

FIRE-SAFE that's for protection.

After all, don't those three features just about describe the ideal roof?

Reynolds Shingles are carried in stock by leading lumber dealers everywhere.

H. M. REYNOLDS SHINGLE COMPANY

"Originator of the Asphalt Shingle"

GRAND RAPIDS - MICHIGAN



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 4.—The first of this year brings about some changes in business circles here. Wallace Lundy, for the past three and one-half years manager of the Sooford Auto Co., starts with the Chevrolet agency, of which A. B. Jacobs is proprietor. Mr. Lundy has a large acquaintance throughout the country, having formerly been sheriff for Chippewa county prior to his taking the management of the Sooford agency. Mr. Lundy's connection with the Chevrolet agency will be a valuable asset to that agency.

John Macki, who for the past month has been receiving treatment in a Duluth hospital, returned last week, much improved in health and starts the New Year again attending to business.

The ferry of the Algoma Transit Co. did not lay up for the season on January 1, as was contemplated, owing to the mild weather. It will keep going until forced to stop by the ice. This was good news to many who were able to procure Christmas cheer during the holidays. The regular travel is keeping up and the ferry will be a benefit to our merchants as long as she keeps in operation. The ringing of the Liberty bell was heard by the radio fans on New Year, coming in loud and clear.

Practically all misunderstandings are caused by people who don't understand they don't understand.

With the closing of 1925 also ends the publication of our weekly paper, the Cloverland, which published the last issue Dec. 26. The Cloverland bought the Soo Times about one year ago and started out with many improvements in the old weekly, which at that time appeared to have a rosy future, but it seems otherwise, as the city has a real live daily issue, which is ample to serve the public, besides being a profitable enterprise for the publishers. The old saying that opposites in the life of trade does not seem to apply to the newspaper business here.

The managers representing Swift & Co. for the Upper Peninsula, also the Northern part of Wisconsin, attended the annual managers meeting at Milwaukee Jan. 2.

Owing to the mild weather here there is a big rush for 1926 automobile plates which usually takes place in April. It looks as if there may be a short lay up this winter here.

Henry Van Dyke says this about keeping Christmas: "Are you willing to forget what you have done for other people and to remember what other people have done for you; to ignore what the world owes you and to think what you owe the world; to put your rights in the background and your duties in the middle distance, and your chances to do a little more than your duty in the foreground; to see that your fellow men are just as real as you are and to try to look behind their faces and their hearts, hungry for joy; to own that probably the only good reason for your existence is not what you are going to get out of life, but what you are going to give to life; to close your book of complaints against the management of the universe and to look around you for a place where you can sow a few seeds of happiness?"

A. H. Eddy, one of our well-known grocers, left last week for Florida, where he expects to install several doughnut machines. From what we can learn there is a big field there for doughnuts and Mr. Eddy expects to be the first on the job. He is accompanied by A. H. Passmore and L. Pearce. They expect to return in about six weeks.

William G. Tapert.

If Newspapers Told the Truth.

Only a short time ago the editor of a paper in Indiana grew tired of being

called a liar and announced that he would tell the truth in the future. His next issue contained the following items:

"John Benin, the laziest merchant in town, made a trip to Beeville on Monday.

"John Coyle, our groceryman, is doing poor business. His store is dirty and musty. How can he expect to do much?

"Dave Conkey died at his home here Tuesday. The doctor gave it out as heart failure. Whisky killed him.

"Married—Miss Silvia Rhoades and James Collins, by the Rev. Gordon, last Saturday at the Baptist parsonage. The bride is a very ordinary girl who doesn't know any more about cooking than a jackrabbit and never helped her mother three days in her life. She is not a beauty by any means and has a gait like a duck. The groom is an up-to-date loafer. He has been living off his old folks at home all his life and not worth shucks. It will be a hard life."

Silence Is Golden—And Safe.

"Sam, do you solemnly swear to tell the truth, the whole truth and nothing but the truth?"

"Ah does, sah."

"Well, Sam, what have you got to say for yourself?"

"Jedge, wif all dem limitations you jes' put on me, ah don't believe ah has anything to say."

Never buy merchandise to last more than sixty days.

PHOENIX

Sprinkler and Heating Company

GRAND RAPIDS : DETROIT
EVANSVILLE, INDIANA

Contractors for

Automatic Sprinkler Systems

HEATING AND VENTILATING
STEAM POWER PIPING
MECHANICAL REFRIGERATION
SANITARY ENGINEERING



GRAND RAPIDS:

Burton High School.
St. Mary's Hospital.
St. Stephen's School.
St. Thomas School.
Blackmer Rotary Pump Co.
Grand Rapids Garages, Inc.
Hermitage Hotel.
G. R. Refrigerator Co.
Malloch Knitting Mills.

DETROIT:

Central High School.
Players Theater.
McCord Mfg. Co.
T. B. Rayl Co.

BATTLE CREEK:

W. K. Kellogg (Gull Lake).
Battle Creek Sanitarium.

GREENVILLE:

Moore Plow & Implement Co.

OWOSSO:

Walker Candy Corporation.

LOUISVILLE, KY.:

Louisville Planing Mill.

OWENSBORO, KY.:

Field Packing Co.

INDIANAPOLIS, IND.:

Hoosier Veneer Co.

EVANSVILLE, IND.:

Evansville Metal Bed Co.
Evansville Top & Panel Co.
Central Glass Co.
Metal Furniture Co.
Bockstege Furniture Co.
Maley & Wertz Lumber Co.

FLINT:

Cody School.

BELDING:

Belding Hall Co.

MONROE:

Monroe Paper Products Co.

BAY CITY:

Bay City Grocer Co.

IRON MOUNTAIN:

Iron Mountain Publishing Co.

LANSING:

Lansing Paint & Color Co.

HOLLAND:

Buss Machine Works.

BUSINESS PROSPECTS GOOD.

Retrospect and prospect come naturally to the minds of business men as one year merges into another. Taking up inventories and checking accounts give a good view of the accomplishments of the twelvemonth just ended. The data are complete except as to outstanding accounts and these can be fairly estimated. It is only among the Chinese that the practice prevails of paying up all debts before the beginning of a new year. A similar one here would simplify many things, but it is not capable of fulfillment. As it is, and taking everything into account, the year just closed has been a trying one in many lines of business. In the earlier months there was an instability of values in divers directions which would not have encouraged advance buying, even had there been a disposition in that direction. But, with the piecemeal method of purchasing become a habit, the great strain came upon the producers of merchandise who had to turn sharp corners to come out without having their balance show up in red ink. Matters improved in the last half of the year, and more particularly in the quarter just ended, principally because of the better buying at retail in virtually every section of the country. The closing of the year finds business generally in a better position than it was at the beginning. But how great the strain was appears in the record of commercial failures. In the first nine months of 1925 there were 16,083 in number as against 15,226 in the same period of 1924. In the final quarter they totaled about 5,100, as against 5,389 for the same three months last year. The liabilities, however, were much less this year than last.

Looking ahead, the prospect seems much brighter at the moment. This is the consensus of opinion of leaders in different lines of industry, as well as of the great mass of retailers who are quick in sensing the reaction of consumers. Conditions favor the continuance of good business for the first half of the year at least. This opinion is based on the volume of work in sight in various of the larger industrial establishments and enterprises, with the necessary consequence of giving employment in all manner of handicrafts, and on the great amount of construction already arranged for. Then, too, the farmers are finding themselves better off in most instances than they were a year ago, despite the political jeremiads to the contrary. Savings totals, taking the country over, are larger than they were and betoken a correspondingly increased buying power on the part of the people in general. The disposition to buy is also manifest, in fact too much so in some instances. This has led to cautionary appeals on the part of bankers against overindulgence in the matter of buying on instalments. A similar caution has been expressed against excess in building operations, but this evil, if it be such, is apt to be controlled by the lenders of money. Basic conditions in general being sound, it becomes a question merely of the ex-

tent of the ventures. If these are founded in judgment and common sense without the taking of needless risks, business ought to be profitable until the time when the outlook for the crops is defined. Thereafter much will depend on that outlook.

PRICE MAINTENANCE.

From preliminary indications it is evident that a good "scrap" is ahead in connection with the movement to secure the enactment of the bill to allow the maintenance of resale prices on trade-marked or branded goods when these are not in the nature of a monopoly. To get trade opinion on this subject, the Chamber of Commerce of the United States is sending out a questionnaire to stores all over the country. It has been rather hastily assumed that the purpose of the proposed legislation is to hit only at the practices of certain dry goods stores in using cut prices as a bait to draw customers. But it is more general in its character and is intended to apply to the resale of all articles within the category stated. The first organized opposition, however, comes from the officers of the National Retail Dry Goods Association. The members of the latter have been advised to vote against the main proposition submitted by the Chamber of Commerce of the United States and to refuse to vote on the subsidiary ones. Criticism is also leveled at the forms of the enquiries in the questionnaire as being calculated to mislead. It is doubtful, however, whether any merchant in the country will fail to understand what is being submitted for his decision, no matter what may be the wording of the enquiries, because the matter has been hitherto fully discussed. Should a majority of them favor the maintenance of resale prices, the movement for its adoption will be strengthened. But this does not necessarily mean that the measure will be enacted. The opposition to it comes from wealthy and powerful interests which have heretofore shown their ability to squelch similar legislation when it has been attempted.

Meanwhile, appeals are fairly frequent to enforce the existing law against attempts to control resale prices. That law has been so well settled by this time by decisions of the Supreme Court of the United States as to leave little or no doubt as to its limitations and scope. Two cases in point were recently before the Federal Trade Commission. In one a hosiery manufacturing concern was made respondent because of its insistence on keeping up the retail prices of its goods. Enquiry showed that the company would not sell to dealers who cut the prices fixed. As it has already been decided that a producer has the right to choose his customers and may refuse to sell to any, for any reason or no reason at all, the case was dismissed. The controlling fact in this case was that the producer sold direct to the retailers. In the second case, a company manufacturing underwear was cited before the Commission. This concern sells to jobbers and department and chain stores. In co-operation with its dealers it established a plan whereby supplies were cut off

from all who sold below the established prices. Information of these price cutters was obtained by a regular system. The Commission held that the agreements with jobbers brought the case within the ban of the law as hitherto decided. It is said that the company concerned intends appealing to the courts to set aside the ruling of the Commission, but its chances of success seem slight, in view of previous decisions, unless the facts are otherwise than as stated by the Commission.

COTTON AND COTTON GOODS.

A number of changes occurred during the past week in the cotton quotations. They were all of a speculative character. For some of them was the pretext of a greatly lessened production by planters for this year's crop. A meeting of growers will be held within a few days, when the matter will be discussed. The talk among some is for a restriction of acreage, as though this would necessarily mean a lessened output. As against this is put the fact that better cultivation of a smaller acreage with more effective control of the boll weevil would tend to increase rather than diminish the size of the crop. Still, no matter what the result, it seems rather far-fetched to have the size of the yield not yet planted affect the price of the crop in being.

The growers have recently been informed by the Department of Agriculture that they are losing money by their own carelessness. This loss amounts at times to from \$5 to \$10 per bale. It is caused by careless handling, poor cleaning and ginning, insufficient storage, resulting in what is called "country damage."

The fortnightly reports of the Crop Reporting Board during the season, which have called forth a lot of criticism, have found a staunch defender in Dr. B. W. Kilgore of Raleigh, N. C., President of the American Cotton Growers' Exchange, which is the central body of the cotton growers' co-operative organization. He believes the frequency of the reports is a good thing and would have them even made weekly or daily if it were possible. The more frequent they are, he says, the less the opportunity for speculating in cotton. He adds, also, that the Government reports are more reliable than any others made.

Production of cotton goods is on the increase, especially in Southern mills, some of which are even running at night to make up for lost time. Prices for gray goods are keeping up well, considering the cost of the raw material. A fairly steady demand continues for these fabrics. Specialties are more called for and are being furnished, though not in large lots. Napped goods sales are said to have been quite as large as were expected. In wash goods the printed ones remain more in favor for the time being than do the dyed fabrics. Rayon and silk mixtures are still favored. Underwear is moving slowly, but more business is looked for in the course of a fortnight. Hosiery business is without special feature, except that reductions have been made on certain goods.

FEDERAL TRADE COMMISSION

To make more effective and permanent by legislation recent procedure adopted by the Federal Trade Commission is declared to be the purpose of the Wadsworth-Williams bill recently introduced in Congress. At first the practice was for the Commission to act on complaints submitted to it by citing before it the concern accused of unfair competition under the Clayton act. The citation was accompanied by a formal complaint which was made public. A hearing followed, after which the complaint was dismissed or an order "to cease and desist" entered against the defendant. Should the new legislation be adopted, the first step in each case will be an informal proceeding which will not be made formal unless the Commission believes that the public interest requires it. While this has recently been the practice there is no guarantee of its continuance unless it is made so by law. The respondent's name will not be made public in the preliminary proceedings. He will, furthermore be permitted to move to dismiss the case because a prima facie cause of action has not been made out and to take an appeal to the courts in case this is denied, the proceedings before the Commission being meanwhile suspended. A provision that is new is that a competitor injured by the use of the methods questioned will be permitted to intervene in the proceeding on terms fixed by the Commission. These are the main provisions of the legislation sought. Among the organizations endorsing them is the American Specialty Manufacturers' Association, whose counsel drafted the bill. It is likely that the discussion which will ensue will bring up the advisability of continuing the Federal Trade Commission.

CITIES THAT SHALL BE.

The American Institute of Steel Construction projects the city of 2000 A. D. as having buildings 100 stories high, with landing stages for aircraft and traffic at two or three levels.

The prospect is feasible and reasonable, not remotely Utopian. It has little in common with the prophetic fantasies of mere literature, for it is the consensus of men whose everyday concern is with structural material and grimly utilitarian building problems.

The daily experience of pedestrians and motorists in every large city will support the view that one street level—except where there are boulevards exceptionally wide—is increasingly inadequate to modern metropolitan purposes. There is a harassing and incessant problem not merely in rapid transit for vehicles but in what used to be the safe and simple process of walking across a street from curb to curb.

The multiplied airplanes aloft will have their own traffic complexes, but they will usefully draw off much of the surface congestion. Subways and airways must conspire under strong arm of the law to relieve the blockade that now makes parking places of narrow alleys as well as important streets.

SELLING GOODS A FINE ART.

Most Ancient and Honorable of the Professions.*

I have always termed selling as a profession and I maintain that salesmanship is the most honorable and ancient of the professions. It came ahead of law and medicine and engineering and all of the others. A successful salesman has the right to be proud of his vocation, to glory in it, to demand adequate compensation for his services if well rendered and he should use every means possible to increase his knowledge of how to sell, where and who to sell.

There are several characteristics which should be a part of the make-up of every successful seller of merchandise, no matter what his line. One of the important ones is a good presence, which means perfect self possession, pleasant address and extreme neatness of appearance. All of these things go to secure for a man a receptive audience from his buyer. It is rather easy for a buyer to say "No" to a bashful man and it is even easier to say "No" to a sloppy man, but not easy to the man who is well dressed, who comes in with perfect assurance and self possession and who knows his business.

One of the greatest assets that any salesman can have is the ability to smile genuinely. I do not mean by this the grin that is assumed, because intuitively a buyer knows a genuine from an assumed smile. Nothing will open the heart and loosen the purse strings of the buyer so quickly as an infectious and genuine smile brought into the front door by a salesman. A smile on the lips, going no deeper, is only temporary in its effectiveness, but if that smile originates in a man's heart and comes gurgling up through the various tubes and on to his lips, then it is irresistible and I have known many instances where salesmen who were not expert salesmen, but who were natural smilers, have sold more goods than the expert who was either a chronic groucher or who grinned mechanically. Nature has meant us all to be happy. Most of our unhappiness is caused by our own mistakes. The world resents unhappiness and dislikes an unhappy man and will not have business dealings with a man whose nature is one of gloom and sourness and frowns.

The physiologists tell us that to produce a frown there are required and used sixty-four muscles of the forehead, the face, the nose, the mouth and the chin. To produce a smile only thirteen muscles are used. I fear that a large percentage of the world overworks its sixty-four muscles.

I once went to hear a man deliver a lecture on a very peculiar topic. Without any other explanation he was advertised to speak on "Where is your third vest button?" There was good psychology in this. It aroused my interest intensely. I wanted to find out how a man could be paid for lecturing to a lot of people on the location of a third button on a man's vest.

Well, gentlemen, it was one of the most illuminating talks I have ever

*Paper read at convention of Iowa Canners Association by Capt. Robert E. Lee, of St. Louis.

heard. The answer to the question, "Where is the third button on your vest" is a simple one. It is in front of you, of course, but then comes a lot of explanation.

If a man's third vest button is in a visible position, so that he can see it himself when he glances down, it is an indication that his chest is out, that he is self-possessed, that he has good health, that he is confident of himself, that he looks for, expects and will get success. If his third button is not visible through the fact that he is stooped over, with shoulders drooped, it is a very clear indication of the opposite condition of the man both mentally and physically. His shoulders droop because he is hopeless, because he does not believe in himself, because success is not in his mind's eye.

I ask you, can any man who comes into a business office with his shoulders down, his lower lip hanging, a look of defeat in his eye, and if his third vest button is not visible, is there any hope of that man having any success in selling any kind of merchandise?

By the way, there is a possibility of a salesman having too much of energy and too much of nerve and too much of "hurrah" in his makeup. I remember in the old days when street cars were open at both ends and the conductor went through to collect his fares that there was a boy selling newspapers who jumped the rear end of a car at a prominent corner in St. Louis, rushed through the car yelling "Globe and Republic, Here's your Paper," and he was out of the front door before anyone could buy a newspaper from him. Everybody said he was a wonderful sort of a fellow, but he was so rapid and so energetic that I never saw him sell a newspaper to anybody. He was gone before they could buy.

There are three great salesmen who are marked out in my mind as having been gifted with the divine spirit and art of selling, three men who were outstanding sellers, who were master salesmen. The first and most noted of these was John the Baptist, whose story of his splendidly carried out campaign is told in the New Testament. John was a commonplace, everyday fellow, but he had the divine gift of salesmanship and through it he sold the whole world the idea that Jesus Christ was the Master and that the Christian religion was the religion. The selling campaign that John the Baptist carried out so effectively, sold his idea so well that it has remained to-day a paramount idea to all of us.

Christopher Columbus was a super salesman. Along in 1490 nobody believed that the world was round except Christopher himself. He believed so thoroughly that he went to Queen Isabella and King Ferdinand of Spain and put on a selling campaign which must have been wonderful because he sold Isabella and Ferdinand so well that you will remember that Isabella hocked the family jewels in order to finance Columbus and his little exploring ships. Columbus delivered the goods after he sold them because he did find that the world was round and he brought about the development of

the greatest country in the world, the United States of America.

The greatest present day salesman, to my mind, is the man who as a master salesman sold the entire world on the need for quicker and better and more effective transportation. That man is Henry Ford, who first sold the idea for the necessity for better means of coming and going, then he produced his merchandise and has since been selling it. His latest accomplishment was the turning out of 9,127 cars finished to a turn in one day. I maintain that Henry Ford is to-day's greatest salesman.

My idea of good salesmanship appeal is the custom made kind, the kind that originates on the spur of the moment in the back of the head of a man who was born with initiative and gifted with a quick thinker. This is different from the canned kind which the fellow learns by rote like a book agent from a pamphlet. It is a universal fact that every man, every buyer, must be approached differently and that the successful salesman must be psychologist enough, with enough of grasp of ideas to be able to first know what kind of approach to make and, second, how to make it: for the closing of an order is merely the final incident of the good impression for himself, for his house and for his goods which the salesman must first make upon his prospective buyers.

Men who sell often wonder themselves why it is that there are certain people and a large number of them, who are hard to approach, who are variable in their manner and methods and who are hard to convince. I am going to let you into a secret that will explain what it is that makes the salesman's job anything but a bed of roses. When the United States began to prepare for war in Europe the medical men of the army examined, physically and mentally, about four million men. A careful record was made of these examinations for future use and the scientific men who were students of humanity added these findings to other records of two or three million human beings and their final conclusions disclose a queer condition.

They found that 5 per cent. of the entire population of the United States are idiots, whose mentality is about that of a normal child two years old. They found another 5 per cent. of our population are imbeciles, beings whose mentality ranges from that of a child of two up to that of six or seven years old. Then they found that there is a great mass of 60 per cent. of our population which these scientific men called morons. A moron is a human being whose mentality may range from that of a child of seven up to that of a boy of nineteen, some of one class and some of another and some in between. Then there was found a section of 25 per cent. of our population of people who were strictly normal, mentally, intelligent, quick of perception and understanding—I should say people of my caliber. Then the scientific men found that the last 5 per cent. of the population are geniuses, super men and women mentally—shall I say people of your class?

Now I leave it to you to draw your

own conclusion, which is that 70 per cent. of our entire population are under normal mentally and that 60 per cent. make up the large percentage of the people whom our salesmen must meet daily and who are positively under normal mentally. Their subnormality must be considered, excused, and dealt with by the salesman. In this 60 per cent. of morons there are many men who are competent of conducting businesses and who often make money, but there is a crotchet somewhere in the mentality which calls for patience on the part of those who have business dealing with them. The moron, in other words, is the man who is variable, undecided, stupid, stubborn or disagreeable.

If there are any persons who hear this who are disagreeable by nature, stubborn by nature, variable by nature or stupid by nature, I apologize to them for being so frank, but I still must maintain that they are in that great class of people known as morons.

I have always maintained that salesmen are born and not made. My long experience in watching the world of salesmen indicates to me that the man whose natural bent is to be a book-keeper or an artist or an engineer cannot become a producing salesman. Such men sometimes have some success in selling, but usually they are only able to sell to people who are in real need of their merchandise. They are not creative, they do not make new business, they do not put into the mind of the buyer a desire which he did not originally have for their wares. They are order takers and usually go through life unsuccessfully. The same man in a job which would suit him and for which nature originally designed him might be a brilliant success. To paraphrase an old saying, "As salesmen certain men are wonderful shipping clerks." I want to be understood as saying that millions of square holes in the world are being filled at this time with round pegs which rattle around and do not fit.

I am just as strong a believer in the theory which has a million times been proven to be a fact that natural salesmen can be developed into geniuses by the proper kind of education. I am a believer in lectures for salesmen, in correspondence courses for salesmen, in sales talks to sales forces by trained executives and salesmanagers and super salesmen.

I find that Y. M. C. A. and public night schools and colleges and universities are making great play these days at schools of salesmanship. I have had the privilege of lecturing to some of these and my observation there showed me that about 50 per cent. of those who attended these classes were natural salesmen and that the other 50 per cent. were wholly unfitted to ever become salesmen. The other 50 per cent. is wasting its time and should be discouraged by the trained judge of such matters from wasting time in a sales class which could be made valuable in a class in book-keeping or drawing or engineering.

I have made a classification of salesmen for my own edification and I have concluded that the lowest grade

is the salesman who sells goods over the counter in a retail store. As a rule he is poorly paid because he is only an order taker and if he develops beyond that he goes higher.

The salesman for a wholesale house, the man who carries a large assortment of samples in trunks and displays them at hotels for his buyers, is the next step up and if he is a poor salesman he barely exists. If good, his earning capacity is unlimited.

Much expertitude is required of the seller of insurance, particularly life insurance, and still greater skill and selling ability is necessary for the man who sells advertising in newspapers or periodicals, for he is selling only white paper and circulation, with no come back.

I have always held that the specialty salesmen—and in that class I would class the canned goods broker and his employees—must be a master of the art of disposing of merchandise. He acts as the agent between the producer, the canned goods packer, for instance, and the buyer, who is the wholesale grocer. He must know quantities and qualities and markets of the future as well as the past. He must be suave and convincing and artful and winning and positive, though smiling.

The specialty salesman, in most instances, sells a single line, and his business is to dwell on its salability and profit-making possibilities to his customers. There are masters among the canned goods and merchandise brokers of this country whose fame as salesmen is Nationwide. Let us assure you that those men have well earned their laurels because their kind of selling is unquestionably most difficult. Fortunately for them, their lives are laid in pleasant places, their position in the business world is respected and their earning capacity is large. "To the victor belongs the spoils" is an old expression, but I fear that in talking to canned goods people I must reverse this by saying that "to the canner belongs the spoils."

At any rate, the selling game is a wonderful game. The man who sold has always followed the axe-carrying pioneer. No sooner did the man with the axe and the oxcart cut his way into the depths of the forests than he was followed by some intrepid seller of merchandise, who established in a tent, in a log hut, in a leanto, a store with merchandise in it to sell. These men were the builders, the founders of the towns and the great cities of our country. They were master salesmen and all of the lore and selling which is now extant, all of the books on salesmanship which are now being eagerly read, all of the lectures on how to sell, are based on the fundamental principles of honest, shrewd and convincing selling that were originated by these men of highest type, pioneers in the art of salesmanship, the cross roads general merchant.

British druggists have just placed on the market a new drug rejoicing in the name of Dimethylaminobenzoyl Lethylacarbinal. When calling for this drug at your favorite prescription counter remove your chewing gum.

Seasonal Greetings From Secretary Gezon.

The officers of this Association wish all the members a Happy and Prosperous New Year.

I presume you all have your inventories taken and are getting ready the figures for your income tax report, which must be filed by March 15.

Every merchant must make a report to the Government each year, irrespective of whether or not he has made a profit.

There has come to our attention in the last week a case which shows how the chains are beginning to put the screws on the wholesalers. A certain independent chain store of Grand Rapids demanded a 5 per cent. discount from the Muller Baking Co. and when this was refused ordered that delivery of Holsum bread be stopped at all of the forty stores.

I want to publicly commend the stand Mr. Muller has taken and I am sure his friends will appreciate his action in the matter. I would not have you believe that the other Grand Rapids bakers are giving a discount to the chain stores, for this is not the case. I think many of the jobbers are doing the square thing and we want to assure them that we are behind them.

Paul Gezon,

Sec'y Retail Grocers & General Merchants Ass'n.

Sturdy Advocate of the Square Deal.

Trenary, Jan. 2—I note your appeal for more subscribers for your worthy journal. It would seem that a paper of such merit would not have to seek subscriptions for its continued patronage; but such is the case, even with the objects of greatest excellence.

The best investment that Michigan merchants can make is fifty-two issues of the Michigan Tradesman, but every agency for good must have development and dissemination to prove its efficiency and the Tradesman is no exception.

The editor of the Tradesman is materially ready to retire at any moment, but this organ of trade direction is as youthful and energetic as ever. Fifty thousand or more merchants throughout the Lake region hope for his continued benedictions. I am adding my mite in renewing my subscription and enclosing this check—I have been instrumental in getting you one new subscriber in the person of Louis Mickulich, who was induced by me to appeal to you in behalf of himself in connection with a recent sting that he got through one of the hooks on a trap line set for unwary merchants who have not heretofore profited by a careful perusal of this sturdy advocate of the square deal.

W. J. Kehoe.

Certainly Good Friends of the Tradesman.

Battle Creek, Dec. 31—As the New Year draws near and we are counting our blessings and our pleasant memories of the past among the brightest of these is the weekly visit of the Tradesman. I think for nearly twenty years it has been our constant companion. I have this day let one man take ninety-five gems from the front page of your magazine. I sent twenty-five of these gems to a lady at the hospital and she told me she never enjoyed anything so much as these during her long stay there. She could easily hold them and read, when a book would have taxed her strength. We admire your straightforwardness on all topics. Your slogan seems to be, "Hew to the line, let the chips fall where they may." In all honor and respect we wish you a Happy New Year. Mr. and Mrs. C. W. Slade.

KING BEE DAIRY FEED

20% Protein

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

Manufactured by
HENDERSON MILLING COMPANY
Grand Rapids, Mich.

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

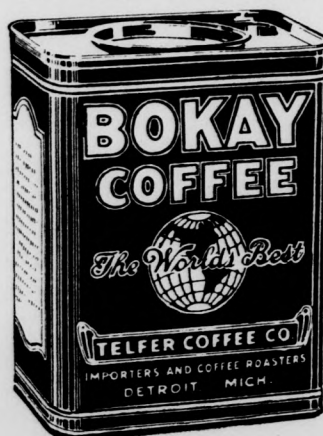
NEW PERFECTION
The best all purpose flour.

RED ARROW
The best bread flour.

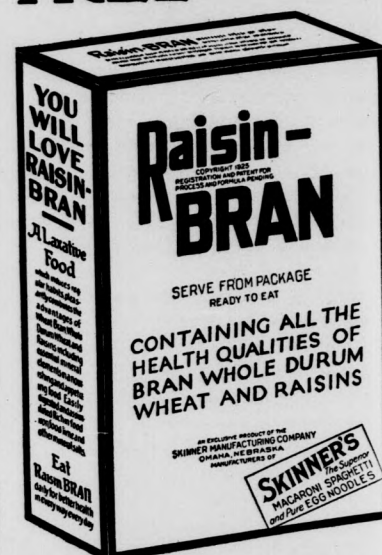
Look for the Perfection label on Pancake flour, Graham flour, Granulated meal, Buckwheat flour and Poultry feeds.

Western Michigan's Largest Feed Distributors.

DELICIOUS



FREE



Groccermen—Send name and address for free full size sample package Dept. 18.
Skinner Mfg. Co., Omaha, Nebraska

\$3,500,000

TULLER HOTEL COMPANY
(of Detroit)

First Mortgage 6% Serial Gold Bonds, Due 1927-1941, at Prices to Yield

5% to 6%

Property is a 14-story hotel in the heart of Detroit's business district, covering 52,160 square feet of land, with 134 feet frontage on Grand Circus Park. All but 6,000 feet of land is owned in fee. Total valuation of property is \$6,293,032. Current net earnings are at rate of \$435,000 annually.

A.E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

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

SHOE MARKET

Avoid Broken Cartons.

Keep the shoe cartons on your shelves in good order.

A lot of broken and soiled boxes do not present a very neat appearance, especially at the beginning of the season when new footwear should be shown in neat looking containers.

It is a good plan to have a number of extra boxes on hand, and you can also have extra labels, so that when a box becomes broken through careless handling or accident, it can be replaced.

If you will study the expression of your customer, you will discover a look of doubt as you tell her "now here is the very newest style pump we have just received"—when she has watched you remove the "very newest" from a soiled, dilapidated container.

Somehow, in the customer's estimation, new footwear and old appearing boxes doesn't seem reasonable.

Oftentimes it is possible to clean up the white labels by using a small piece of art gum, thus removing many of the marks and other signs of usage.

These little things may appear insignificant, yet in many of the progressive stores they are law. And the laws of good salesmanship are not easily ignored.

Shoe Buyers Anticipating Needs.

Even if not a single order is taken this week, makers of the better grades of men's shoes go into 1926 with a larger part of their Spring business on the books than for some time. Not only is this true of the business received from out-of-town merchants, but of that from retailers in the metropolitan district as well. Buying by the latter was said yesterday to average three weeks earlier than last year, with the result that the advance orders taken from this trade make an even better showing, in some instances, than the general gain. The apparent willingness of buyers to look ahead is attributed primarily to the realization on their part that the qualities of leather used in the shoes they buy are not available in quantity at any time and that unless they give the manufacturers some kind of an advance purchasing basis the latter cannot supply the finished goods as wanted.

Co-eds Wear Men's Socks at Football Game.

A group of Indiana University co-eds recently appeared at a football game with men's hose pulled on over their own thin silk hosiery as a protection against the cold. A few days later the fad had spread all over the campus and clothing stores sold out their entire stocks of men's cotton hose.

The socks are pulled up as high as they will reach coming a few inches below the bottom of the skirt, and giving the impression of half-hose. In that section they threaten to supplant goloshes but the fad has not yet spread to Minnesota and is not likely to go far where the winter is really cold.

Corporations Wound Up.

The following Michigan corpora-

tions have recently filed notices of dissolution with the Secretary of State: Ottawa Lake Elevator Co., Otta Lake Auto Spring Stabilizer Co., Detroit. The Cleveland Tractor Co., Detroit. Natchez Lumber Co., Detroit. Detroit Greenville Gravel Co., Greenville, Ohio. Kalamazoo Greenville Gravel Co., Greenville, Ohio. Ithaca Washing Machine Co., Ithaca Silver Creek Line Co., Dowagiac. American Wrecking & Salvage Co., Detroit. United Electric Co., Burr Oak. Campus Realty Co., Detroit. Northwestern Investment Corp., Detroit. Herman Andrae Electrical Co., Inc., Detroit. Cadillac News Co., Battle Creek. Cass River Threshing Machine Co., Ltd., Vassar. H. Hutchins & Co., Ypsilanti. Victor Leasing Co., Detroit. Cost meter Co., Detroit. Standard Pattern Works, Detroit. Perry Glove & Mitten Co., Perry. Carr-Hutchins-Anderson Co., Grand Rapids. Portage Lake Hardware Co., Ltd., Houghton.

Color Dominant in Chinaware.

The china and glassware trade are awaiting the period of buying by retailers for the coming year, which will be inaugurated with the china and glass convention to be held in Pittsburg early next month. The new lines, both imported and domestic, are in readiness. Prices are practically unchanged from last year. The use of color is a dominant feature. In both French faience ware and English earthenware this is particularly notable, hand-painted double fired patterns in a variety of floral all-over effects being very prominent. Retailers are said to be more interested in open stock patterns, reflecting the preferences of consumers for such merchandise. In china tea sets there is a distinct swing away reported from luster, the sets being either of the solid flat color or else very dainty in patterns and fashioning. New "bridge sets" show a combination of two contrasting colors. In certain of these sets the cake plate has a ridge on one side which holds the cup in place.

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.	

The "Do as I say, not as I do" method of instructing employees does not produce the kind of results desired.

A Clerk's Possibilities.

What is the quality of the clerks you employ in your store?

It is not always the number of clerks that represent volume of sales. There are times when one good clerk, who is ambitious and on the job, is worth more than two modern "shicks" who think only of how their clothes appear—and how smoothly their hair is combed.

A sensible married man, with a pleasing personality, and who knows groceries from "A-to-Z" can roll up a volume in excess of \$25,000 per year and do it easily. People like to have someone wait upon them who knows what he is selling.

The right type of married man will use in his own home many of the products from the store, and know from actual experience what each product really is. Such a man is valuable. Your customers soon learn that when he says a can of corn is good—it is really good, and so on through the entire list.

Yes, indeed, a good man is worth two "dudes" whose knowledge is enthusiastically confined to new dances.

And the young man, who wants to learn, is a prize. Stick to him like a brother.

Best Trade Paper on Earth.

Grand Rapids, Dec. 31—The bells are now ringing out the old year and ringing in the new year of 1926. This is the last check drawn by me for the year 1925 at just 5 minutes before the old year passed out and it gives me the greatest pleasure to think that I am ending up this year by mailing you a check for the best trade paper on this

earth. If there is any traveling man who does not sign up for it and read it from cover to cover, then all I can say is he will fall behind the procession. I am now 140 years old, having lived night and day and I am still going.

Manley Jones.

To Help Sell Australian Goods.

A traveling exhibition on a train 1,000 feet long, painted white, and with the words "Buy Australian-made" in huge red letters on its sides, left Sydney on Nov. 11 on a tour of the country centers of New South Wales. The exhibition, organized by the Australian-made Preference League, is intended to impress residents of provincial areas with the importance of Australia's secondary industries, and is expected to lead to increased buying of Australian goods.

Take an interest in your local enterprises. If there is a particularly good picture being shown at the local motion picture theater tell your customers about it. When the weather is right and the roads good the country people will appreciate the tip to stay for the evening and see a good show, or they may care to drive to town some evening. Don't be selfish—if your town has something going on that is good—tell everybody about it. People may have been told about something interesting going on in a neighboring town. Where will you prefer to have your customers spend their time and money?

Co-operation will help build your town and your business.

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

FINANCIAL

THE SUNSHINE CITY.

Maelstrom of Excitement Caused By Frantic Investors.

St. Petersburg, Florida, Dec. 29—The weather, that fickle attribute of nature which is the principal commodity and tangible asset this so-called sunshine country seems to be endowed, is by no means always such as to deserve favorable mention.

So far this season in particular, the weather has been such as to get the disposition of the winter visitor very much on edge, owing to the great amount of rain, mist, fog and dampness accompanied by too low temperatures.

Old Jupiter Pluvius has been on the job too much of the time and the way it can rain down here leaves no doubt but that a great share of Florida, as well as the remainder of the earth's surface must be covered with water.

But all days are by no means cold and dreary. Old Sol has a way of suddenly appearing if only but a short time and dispelling the haze and mist; and so dependable are these performances that the principal local evening paper has a standing offer that they give away and distribute upon the streets their entire edition every day that the sun does not shine. It is certainly a pretty good advertisement for the climate when they can say that during a period of over fifteen years in which this offer has been standing and have been obliged to dispose of but eighty-three issues.

Christmas day was ideal and could only be compared to a rare day in June. To the Northerner accustomed to a Yuletide enveloped in a covering of the beautiful, tingling with a nipping frost, it is certainly a fascinating revelation. After being used to the protection of overcoat, ear muffs and galoshes, de dons summer clothes with gay colors, revels in delight, takes on a youthful exuberance and catches the spirit of the season.

Old Santa Claus himself is pictured in local magazines and advertising folders as clad only in nifty golf knickers, a shirt with short sleeves and even a scant crop of his venerable whiskers, and the claim is that he has even little need for fire protection in the chimneys.

Traffic conditions are very much congested but this Sunshine City has an advantage and asset in these wide streets which has to be seen to be appreciated. The ease and safety by which pedestrians can be controlled at the crossings is very noticeable, in comparison to the narrow streets.

Accidents, however, are quite frequent and the writer could not observe any special ideas in handling cars and crowds at the crossings that would materially improve home conditions.

A feature in use here that might be introduced at a few of our own dangerous corners is to have some of our enterprising funeral directors put up glaring signs announcing what phone number to ring to call the ambulance.

That this unprecedented prosperity and phenomenal frenzied rise in real estate values is anything more than normal growth is tabooed by natives and realtors. These Florida boosters, whether they be of the cracker variety or those who have come down here from the North and seemingly been made over night are loaded with evidence galore that this progress is permanent. To a great many persons who have earned their money by hard knocks and claim at least to be endowed with a slight degree of conservatism, their arguments are anything but convincing.

Just how to estimate the percentage of gain that some of these lots are making is almost beyond our ability to figure. One or two concrete examples, however, may serve to illus-

trate. Five years ago the writer kept his car in a garage on Central avenue, paying \$6 per month rent; almost adjoining this location was a property that could have been bought very readily at that time for \$5,000. The same property this spring exchanged hands for \$250,000. On the opposite side of the street, but on the corner of the next block, quite an ordinary two-story brick building was leased a few days ago for ninety-nine years at \$45,000 per year; but these stories pale into insignificance as compared to reports that come from the East coast and the Miami neighborhood in particular.

This city of St. Petersburg leads all the cities in the State in the square mileage of territory included in the city limits. Her total is 105 square miles; Sarasota is second, with sixty-nine square miles; Miami third, with sixty-seven square miles; Lakeland fourth, with twenty-eight square miles; Tampa fifth, with twenty-seven square miles; Jacksonville sixth, with twenty-three square miles and Orlando seventh with twelve square miles.

The cities compared to their area in the whole United States is Los Angeles first, followed in order by Chicago, New York, New Orleans, Philadelphia, St. Petersburg, Detroit, Baltimore, Cincinnati, Sarasota and Miami.

But a very few seasons ago the leading industry of this section could have easily been pointed out as the growing, packing and shipping of grape fruit and oranges, and St. Petersburg supported three large packing houses. Today there is not a commercial packing house to be found in the city. The groves have been uprooted, neglected or destroyed and laid out into subdivisions villages, plazas, terraces, heights, hills, manors, estates and shores. Indeed, not only the English but the Spanish and Italian languages as well have been exhausted for attractive high-sounding euphonious names for these choice home sites.

It is far from the writer's intentions to knock, censure or sneer at any existing situations or to cast remarks that would create unfavorable impressions, for no country could undergo a similar influx of people without just such unusual conditions, but in the maelstrom of excitement caused by the millions who have poured into this State from the North, many of whom are prompted only by get-rich-quick motives, there is much that one sees that is ridiculous, ludicrous and laughable.

The most sanguine observer cannot help but see that the actual development of this State is amazing. The tremendous amount of money that is pouring into it is unbelievable and much of it is coming from shrewd far-seeing business men and successful corporation officials who do not often lose their heads. C. W. Hoyle.

New Patterns Are Selling.

A trend to the more fancy patterns is a feature of the Spring business being placed in men's shirts. Retailers are said to be favorably disposed to put in orders for the novelties, because of the improved turnover of them during the Fall, despite the fact that these types require a larger stock to be carried to satisfy consumer preferences. For early delivery the collar-attached and collar-to-match models are being well ordered. Many of these garments have the semi-soft collar. Orders for colored shirts are larger than they were, although the white ones are still very important factors. Broadcloth garments continue to lead in the latter. With stock taking completed after the holidays, the retailers are expected to be active buyers, as their business recently is credited with being extremely good.

Your Estate will Present Problems

SERVING as executor and trustee of an estate today is a business in itself.

Tax problems, inventory problems, security problems, real estate problems, insurance problems, often legal problems, are presented, and their solution determines how successfully the wishes of the testator will be carried out.

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OLDEST SAVINGS BANK IN WESTERN MICHIGAN

Hoover Optimistic Over Future Outlook For Business.

It is the time of year that Wall Street turns its attention to the annual crop of forecasts for the new year, and chief among the commentators whose predictions were discussed to-day was Secretary of Commerce Hoover.

As the Secretary himself says, forecasts of the future in business must be based on an appraisal of forces already in motion for and against progress.

Essentially, Mr. Hoover is an optimist on the future of American business, but special considerations influence him to predict: "All signs indicate that if we will temper our optimism with a sprinkling of caution we shall continue our high level of prosperity over 1926."

That the United States has produced and consumed more goods in the past in proportion to population than ever before is cited as evidence that the standard of living in this country "is the highest in our history and is of course the highest in the world."

In summarizing the dominant favorable factors in our outlook Mr. Hoover mentions our **increased productivity**, which he explains by "the cumulation of education, the advancement of science, skill and the elimination of waste."

"Other favorable indications on the immediate horizon are that the stocks of commodities are moderate; there is employment for practically every one; real wages are at a high level; savings are the largest in history and capital is therefore abundant; and the whole machinery of production and distribution is operating at a higher degree of efficiency than ever before. While wholesale prices for the year as a whole have averaged about 6 per cent. higher than for the previous year, it is largely due to needed advance in prices of agricultural products."

That continued prosperity is assured Mr. Hoover does not contend except as business men observe certain very definite rules of precaution that he lays down.

On this point he says: "There are some phases of the situation which require caution. Continuation of real estate and stock speculation and its possible extension into commodities with inevitable inflation; the overextension of installment buying; the extortion by foreign government fostered monopolies dominating our raw material imports; the continued economic instability of certain foreign countries; the lag in recovery of certain major agricultural products; the instability of the coal industry; the uncertainties of some important labor relationships—all these are matters of concern. But, as said above, with caution we should continue a prosperous year over 1926."

Paul Willard Garrett.

[Copyrighted, 1926.]

Spectacular Growth in Life Insurance.

For its importance no line of business activity is so much neglected by financial commentators in this country as insurance. Our authorities in the world of finance often reckon the

amount of capital invested in real estate mortgages, railroad securities and public utilities, but how often do they discuss the significant economic changes consequent upon the amazingly large flow of capital into insurance channels?

Not the least interesting of the new records made in the current year will be the \$15,400,000,000 gain for the twelve-month period in the volume of life insurance outstanding. That huge increase for this year will raise the aggregate amount of insurance in force here to \$72,000,000,000, or more than is carried by all of the remaining countries of the world.

Wall Street has always been eager enough to sell bonds to the insurance companies as new offerings came out, but it has never given the subject the attention that it deserved. Apparently the financial district sees more to the matter than formerly, and at least one of the big banks, National Bank of Commerce, has made a study of the increasing investment of our people in life insurance.

In Commerce Monthly for January will be found an article in which it is reckoned that approximately 16 per cent. of the total income of the American people is set aside as savings in one form or another. Life insurance rightly may be classified as a form of savings, and, it is estimated, about 3 per cent. of the total income is used to pay premiums on life insurance policies. Clearly a good proportion of the annual savings of our people is invested in life insurance.

On the number of persons insured statistics are not very satisfactory, says the bank, although insurance authorities reckon that about 50,000,000 of our people are insured.

That here is a business which will continue to grow is the logical conclusion to be drawn from the broadening interest in savings and the fact that to date less than half of our people are insured.

Prospects for growth in coverage are interesting to financial institutions since an increasing demand for insurance means that a larger and larger volume of funds will be made available for investment.

Roughly two-fifths of the present assets of the insurance companies are in the form of real estate mortgages, another two-fifths in the form of corporation bonds and the remaining one-fifth represents real estate, stocks and loans to policyholders.

Paul Willard Garrett.

[Copyrighted, 1926.]

The Laborer Is Worthy of His Hire.

Walloon Lake, Jan. 2—I assure you it is with great pleasure that I am able to comply with your request to secure one new subscriber.

The Scripture says the laborer is worthy of his hire and I am convinced you have proven yourself a good scout. Your most effective work in behalf of the retail merchant for nearly half a century has been a boon to those who have ever read your paper or invoked your assistance. What I am sorry for is that I did not ask your advice before venturing in some investments which I have made. I invested before I made investigation. The new subscriber is Barney Kleingenz, Clarion. W. H. Ransom.

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Disarmament Talk Simply Preliminary To Another War.

Grandville, Jan. 5—No doubt many good Americans would suffer jealous pangs were not America asked to take part in the disarmament confab about to convene at Geneva.

Many members of Congress, as well as the President himself, are kindly disposed toward the disarmament plan, no matter if France finds it necessary to stand aloof for the present.

The United States will probably be represented at the league of nations preliminary disarmament conference. Just one step inside the charmed circle, you see, so that Uncle Sam can say that his friends, the enemy, have not neglected the courtesies due the occasion.

In order to send envoys to represent this Nation at this special assembly, it will be necessary to make an appropriation to cover the expenses. President Coolidge is expected to ask Congress to put up the small sum of \$75,000 to pay the expenses of the American delegation.

It is easy as pie doing these little courtesies to appease our European brothers. It thrills us clean down to the toes at the thought. A little matter of money, an ocean trip, some junkets of good fellowship—and then what

Shall Uncle Sam agree to disarm? He is close to that right now.

Be it remembered that the little confab about to take place is only preliminary to a bigger joint discussion to take place the middle of February. Of the larger jabberfest it will require another and a larger appropriation, while at the same time the wise ones in Washington say that the United States has not thought of taking any part in the question of reducing land forces and will not agree to economic sanctions or security pacts.

If this is true, why the appropriations?

World politics, as well as home politics, is a puzzle sometimes. It is a part of diplomacy, however, and must needs be gone through with to satisfy governmental necessities.

This joining in the meet for considering the reduction of armaments is to be gone into on the part of the United States simply to assuage any pain which might take place on the part of Europeans if we stayed out, and at home tending strictly to our own knitting.

Rumania has notified the league of nations of her acceptance of membership in the league's preparatory commission for a disarmament conference.

Naturally those unimportant nations, whose military strength, even at its best, would stand no show in war with the larger powers, will be willing to drop their popguns if the giants lay down their broadswords and cannon.

A small boy with a light cane agreeing to drop his weapon if his giant neighbor lays aside his mighty club, is on a par with this Rumanian exhibit. Will France and Russia be subscribers to the no armament plan?

A few hundred thousand dollars more or less is of small moment compared with the necessary joining of this country in the absurd disarmament movement, which will have no more force on future operations among nations than sun spots have upon the weather, which is absolutely nil.

The principal need for disarmament just now among the nations of the world is for the cutting down of expenses. Military government is expensive and nations are none too flush with ready money since the last war. Nevertheless, why Uncle Sam should go into anything of this kind when his own army is scarcely above a peace basis is past understanding.

Russia, of course, does not count, and yet there is coming a time when the Muscovite hordes will have to be reckoned with. Such a time could well come sooner, with the rest of the world disarmed, pursuing peaceful

avocations. Disarmament in any event will not last long. Italy makes boast that she will never again play second fiddle to Germany, which, of course, does not mean that the countrymen of Garibaldi intend to toss aside their arms and leave their country open to Teuton or Russian invasion.

Although it takes money to ride the military horse, to find one's self unarmed before the sudden onset of a malignant and heartless foe would be to court national dissolution. Italy will not do this, neither will France, nor can we expect our own Uncle Samuel to play the role of helpless imbecile when next an enemy's guns and airplanes dash across the ocean borders on either shore of this great country.

Disarm? Not while the sun shines, the storm cloud rages and the rain falls.

All of this disarmament talk is the merest blathering to gain time for another getting good and ready to up and at 'em, along the lines of war. But then it amuses the unthinking to hear great nations discuss the feasibility of disarmament, the huddling of gentle winged Peace into their bosoms, while dreadful war, with all its terrible slaughter, shall be banished forever from the world.

More untruths have been uttered in the name of peace than on any other subject. Such talk serves to lull to peaceful slumber the dogs of war, for the time being only. Under the silent shades of gentle peace dark plots are this very day hatching to make or break some of the sovereign people of Europe, and lay that so recently disfigured land low in the slough of the most terrible war in all history.

It is an old man who utters this prophesy, and he doubtless will not be here when the crash comes, but within a decade there will be another crash of titles that will shake old Europe from center to circumference.

Old Timer.

Is Capital Stock Necessary?

Just the other day, when soliciting a mercantile risk, one of our fieldmen was met with the statement from the owner of the business, that he would not buy mutual insurance because he would not like to have his business mutualized and be himself deprived of the profits of his business. It was quite evident that some stock company man had recently been calling upon this merchant, and had been trying to bolster up his own proposition by putting up this fallacious argument about mutual insurance.

Our fieldman had the answer to this objection right on the tip of his tongue and pointed out the difference between capital stock in a fire insurance company and the capital in a mercantile concern. In a mercantile business the capital is actually invested in the business. The merchants must acquire a stock of goods, delivery trucks, furniture and equipment; in fact, his capital is in daily active use in the conduct of his business. The business is dependent on the capital stock, and could not exist without it. In a stock fire insurance company the capital is not invested in the business. It is usually invested in real estate bonds and other securities. It is entirely outside of the actual fire insurance business, and is not necessary to the business, yet it feeds off the business.

The difference may be summed up in the statement that in a stock company the business supports the capital, while in a mercantile concern the capital supports the business.—Fieldmen's Bulletin.

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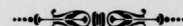
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MICHIGAN

Outlaw Fire Carelessness.

The individual property owner can fix his own insurance rate to a great extent. A man or firm can get a low insurance rate by furnishing a good fire risk. He can construct a safe building, or cut down the hazard of an older building. He can keep his premises clear of rubbish and inflammable material, and can co-operate with insurance companies by removing a hazard when he is asked to do so.

The man who keeps a dirty shop or store or other building where the risk of fire is constant, and expects to collect insurance in case of fire, is no better than the arsonist. He is an enemy not simply of the insurance companies but of the community.

Fire losses will be reduced, when there is a general awakening to the seriousness of the situation; when there is less individual carelessness; less deliberate destruction of property for the sake of insurance; and better building codes.

One of the best methods for a property owner to benefit directly from his own carefulness, along with his neighbors, is to carry his insurance in a good mutual company. Here the careful conscientious property owner can, by associating with other like careful owners, virtually make the rate which he will pay for his insurance. In a mutual company the losses fix the rates. There should be no occasion for any mutual company to take any but the best risks. The careless, the indifferent, the criminally inclined have no business to be insured in a good mutual company. The successful mutual will protect its policy holders by refusing insurance to the unfit. The man who will not outlaw fire carelessness who will not take every care to protect his property from the flames, or the man who expects to profit from the insurance carried has no business to be insured in any company. Probably a refusal to grant insurance to property owners of this character would go as far as anything else to outlaw fire carelessness.

"No Loss Here."

The viewpoint of the average local agent for stock companies was very forcibly brought home to us by an advertisement which a large local agency in one of the bigger cities in Washington displayed prominently in a daily paper during Fire Prevention Week. Realizing that the public mind was being focused upon fire prevention and protection during that particular week, this local agency perceived that it was the psychological time to do some advertising with good effect. Accordingly they had a cut made showing the ruins of a home destroyed by fire, under which it was stated in large type, "No Loss Here." It then went on to state that the owner was fully covered by insurance through their agency.

It is almost beyond belief that any intelligent man can point to the ruins of a dwelling destroyed by fire and state that there has been no loss. In the fire which they pictured a certain amount of wealth was destroyed. It has passed out of existence forever. In this fire certainly the community

lost and unquestionably the occupants lost possessions which to them were priceless. Also we might add that the fire insurance company lost. The only explanation that we can offer for an insurance man making the statement that there was no loss in that fire is the fact that he was the only one that didn't lose. The assured will probably have to buy new furniture, a new home will be built and he will have a chance to write some more business, which means more commissions to him.

Advertising such as this fosters carelessness instead of carefulness, and those who are responsible for it should be roundly condemned. It tends to undo much of the good work which real thinking people try to do in Fire Prevention Week.—Fieldmen's Bulletin.

Understand Your Insurance Policy.

Wealth, the fruit of toil, is accumulated and held in the shape of physical property. The existence of property and its replacement in event of destruction are vital to the average man. The negotiating of insurance should not be treated as an annoyance or a favor to a friend in the insurance business.

The business man when making a fire insurance contract, prearranges, so to speak, a bill of sale for his insured business interests.

The fire insurance policy is vastly more important to the insured than to the insurance agent or company. For the average man, it justifies credit, thus permitting expansion of business, gives relief to fears of business being destroyed without warning, and offers opportunity after disaster to begin business again with little or no loss.

The insurance policy, as delivered, is the contract upon which a loss adjustment is made. The policy should be negotiated with the thought that the loss may come on the morrow. Since, in event of loss, the insured will look to the company for indemnity, it is his business to understand what he is buying and to buy what he needs. A man should know and insist that his insurance policies are correct in the following particulars:

His interest in the property described property, that the amount of insurance is ample, the length of time for which the policy is to run is as he desires, description of property insured, its location and use stated clearly, and the privileges granted to him, as well as the restrictions placed upon him by the insuring companies.

H. A. Smith.

Swiss Hand Embroidery.

Although embroidering still remains one of the most important household industries in Switzerland, there has been a rapid decline in the handwork during and since the war. In 1905 home workers in this industry numbered 35,000, and in 1920 only one-third this number, or one-fourth of the total workers, as against one-third in the earlier year. The number of hand looms was estimated at 4,500 in 1925, compared with 15,000 in 1910, while automatic machines in the embroidery industry totaled 2,000 in 1925 as against only 674 in 1913.

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OUR FIRE INSURANCE POLICIES ARE CONCURRENT

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The Net Cost is **30% Less**

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WILLIAM N. SENE, SECRETARY-TREASURER

WOMAN'S WORLD

Getting the Day's Work Into the Day.

Written for the Tradesman.

We have had only the little fresh beginning of the new year, but we already can see that the trouble with 1926 will be that like every year that has gone before, it can give us only twenty-four hours to the day.

We should like more. But we must accept the fact that at least in this present existence there never is and never can be time enough. Living has become so full, so complex, so teeming with interesting and profitable activities, that no one with any kind of a soul can take in all he wants to. And most of us grow-ups have the compelling duty of doing the work of a home, or making a living for a family, or even the two combined—a duty that requires the greater portion of all our waking hours.

The business or profession or occupation—the job as we say if one is working outside, will take every moment of your day if you let it, that is if you are working for yourself so that the time of your employment is not restricted by law or custom. The housekeeping for even a small family, by just a little elaboration of the various processes, may be made a gigantic task that hardly can be accomplished by one pair of hands, toiling early and late.

If you are an active member of a church and are also interested in a few charities and uplift endeavors, you have to look out not to find your various appointments and committee meetings actually overlapping one another. Club, lodge, and social activities, entered into freely, will absorb every second of your time and demand every ounce of your energy. It will be the same if you go in for art or music or literature.

It takes time to eat, to sleep, to dress to say nothing of motoring and the radio.

"I should be doing seven things this afternoon—six besides this ironing that I am doing," remarked a bright and industrious young matron. "I ought to be at the dentist's. Already I have put off having my teeth attended to far too long. I should be cleaning up the house. I must make some alterations in my street dress. I can't afford to hire a dressmaker and I can't wear the thing as it is, so it's a ground hog case that I'll have to sit up tonight and fix it myself. In my workbasket there are twenty pairs of stockings to be mended, and the children must put on some of them to-morrow."

"A special meeting of our lodge is called for two-thirty this afternoon. As I am an officer I feel in duty bound to be there but I just can't make it today. "And," here she laughed, "I ought to be rolling on the floor this minute, to wear off my big hips. I'm getting stout and I can't seem to find time to reduce."

Not only do our tasks far exceed the measure of our possible accomplishment, we are subject to all kinds of interruptions and hindrances. Albert the Prince Consort, husband of Queen Victoria, who was a good practical financier, is quoted as using a French

expression meaning—Mr. Unexpected will take half your income. Very often the unexpected takes more than half of our time and effort. Especially is the home woman subject to all sorts of unforeseen drafts upon her hours and her energies.

Our very inventions and applications for saving time and lessening labor are to some extent time-consuming and labor-producing. Take the telephone. We wouldn't know how to do without it, yet what is more exasperating to a person trying to get along with needed work than a succession of lengthy telephone calls?

"I can't beat thee and I can't break thy bones," said the old Quaker to his refractory cow, "but I can twist thy durned tail." But a telephone, you can't get any satisfaction from twisting its durned tail.

It is harder to achieve success in budgeting one's time than in budgeting one's income. Time gets away from us worse than money. To plan the day's work so that without haste and strain it can be gotten into the day—this is the great problem. Day's work as used here includes not only our work, the labor that we have to do, but our recreation, our reading, study, benevolence, religious and social activities—whatever is essential to well-rounded and complete living.

The problem is individual, each grown-up person and to some extent each child, must solve it for himself or herself. Most of the suggestions that follow are applicable to all busy people, although the case that is especially in mind is that of the over-burdened housemother.

Let us take this as our basic principle: it never is one's duty to do half a dozen things at once. It never is one's duty to do even two things at once, that is two things that claim one's entire attention. One may knit or crochet and at the same time chat with a friend, or one may keep several things running, but one can't do two things that take the whole mind or that require one's presence in different places. No woman can prepare a nice hot dinner for her husband at home, and go to a foreign missionary meeting at her church during the same hour of the same day. One or the other may be the duty of any given woman, but both can't be. We will not attempt to say which she should do, only throwing in that it might be the duty of the husband to prefer and insist that they have a cold dinner or take the meal out, so that the wife could attend the session.

Applying our principle, we find that the trouble with great numbers of excellent persons is that they are trying to do amounts of work that are simply impossible. There are not hours enough for their self-imposed tasks. And many of these worthy souls are all the while thinking that they ought to do a whole lot of things they never find time even to attempt. There is nothing for it but a vigorous pruning of nonessentials. Tasks must be lessened in number and cut down in extent.

Because a thing ought to be done, it isn't always our duty to do it. We

mustn't try to take hold of every cause that appeals to us, nor allow our friends to enlist us heart and soul in every movement in which they are interested. We must not permit others, even our nearest relatives, to load off onto us labor that rightfully is theirs to do.

We all have a human weakness for finding time to do what we love to do, while we delay getting at the kinds of work we dislike. The hated tasks ball up on us. Now this balling up is just what we must avoid.

In the long run it is easiest to attack each essential labor at the proper time and get through with it. Except as to tasks that are unalterably disagreeable, aversion to doing this or that may be overcome quite largely by allowing oneself no time for dread, and by the use of intelligent methods of work. In one's scheme for a day there should be at least a little time for doing just what one likes to do.

In a magazine article some months ago, W. L. George tells of the periods of idleness in his allocation of his time. During these, nothing will induce him to write. He says that the prospect of these intermissions spurs him on in his hours of labor. Looking ahead to a little well-earned leisure or time for some favorite pursuit will help one through a hard day or in the doing of tasks that cannot be made otherwise than unpleasant.

By applying the principles of efficiency it may be possible to shorten some of the housekeeping processes. This is particularly desirable in those that must be often repeated. If the dish-washing in a home can be done just as well in fifteen minutes less time each day, more than ninety precious hours in the year can be saved for reading or recreation or more congenial employment.

Should great prosperity with its added duties and obligations overtake us, we must learn to delegate to others some portions of our labor. Otherwise we shall be worse pressed for time than we were while our incomes were small. In any circumstances, the woman who gets the idea that no one but herself can do work as it ought to be done, is likely to toil until she drops.

We can save much time by talking less, by concentration, and by making use of spare moments. However, discretion must be shown in following these last suggestions. We must not be so silent as to be unsocial; we must not always be wholly absorbed in the work that engages us; and it is not for our own well-being nor for the good of those about us that we be too incessantly busy.

By the use of mother wit each of us can work out our problem of getting the day's work into the day. Then, barring occasions of sickness or other calamity, we may have the genuine pleasure, when we lie down to rest at night, of feeling that no left-over tasks will burden the morning, a satisfaction akin to that of the good business man in knowing that he can begin the new day with a clean desk.

Ella M. Rogers.

Good Outlook For Silk Hose.

The colder weather of the last several days has proved interesting to the hosiery trade in one important respect—it showed that women will wear light weight silk stockings, no matter what the weather man has to say. "Although I had predicted they would," said a well-known local hosiery man "I was really surprised to note the number of women who clung to light silk hose in the face of the stinging winds that have swept the streets the last few days. This looks like folly on their part, but enquiries I have made have brought the response that the discomfort is far less than might generally be supposed. This, no doubt, is due to the fact that silk, being an animal fiber, has an abundance of warmth for its weight. In any event, it looks as if there will be little shrinkage of demand for silk hose in this part of the country this Winter."

Cap Trade in Quiet Period.

The cap trade is in the midst of a quiet period. Deliveries have been going forward on Spring orders and it is a little too early for duplicates to come through from retailers. Cashmere fabrics have been those most used by manufacturers, their production being mostly of the eight-quarter style, although recently there has been renewed interest shown in the one-piece variety. The woolen mills catering to cap fabric jobbers will open their lines for Fall late this month or possibly in February. The cap manufacturers obtain nearly all their requirements from the jobbers, who expect initial Fall business to be placed during February and March. Continued favor is anticipated for plaid, stripe, check and Glenurquhart patterns.

Think Well of Spring Blouses.

Blouse manufacturers are taking encouragement for the new season from the fact that makers of outer apparel for women are featuring two-piece suits more than for several seasons past. Some suit manufacturers, according to a statement from the United Waist League of America, are showing blouses with the suits in the showrooms, and are buying tailor-made blouses for such displays. In the new lines the tailored silk blouse is prominently featured. White is much favored, and there is also a call for pastel shades. White wash satin is used for tailored models with tie collars. There is also a good showing of tussah and pongee in the natural color.

Jewelry Trade Is Marking Time.

Things are at the lowest ebb of the year in the jewelry trade this week, so far as getting business is concerned. In the popular-priced lines both manufacturers who dispose of their own goods and those who sell through distributing agents are assembling new lines and working out novelties for the early part of 1926. Makers of the more expensive lines are now checking up on stock sent out and preparing to take care of returns of goods that were shipped on memorandum and failed to sell. Both branches of the trade report a good year despite the slowness with which business got under way.

The Fourth National Bank

of GRAND RAPIDS, MICHIGAN

Established 1868

UNITED STATES DEPOSITARY



The officers and directors of this bank wish hereby to express their appreciation for the patronage extended to the bank during the past year. Co-operation between the bank and its customers has brought a large degree of success to all.

We look forward to the New Year with confidence and assurance, and wish for all our customers a full measure of joy during the holiday season and a happy and prosperous experience throughout the coming year.

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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.

Lightweight Undergarments Appreciated by Women.

Style advices from abroad and indications here for Spring forecast a continued strong vogue for women's light-weight undergarments of a combination type. These garments, which comprise a brassiere, vest, girdle and panties all in one, weigh less than eight ounces and because of this have been given the appellation "scanties."

Commenting on this tendency, Leo E. Levy, Vice-President of the Model Brassiere Company, said yesterday that women, more than ever, are desirous of securing greater freedom of movement, ease of donning and removing and the preservation of natural lines of the figure in the undergarments they wear. The combination garment meets every one of these requirements and appears to be headed for an extremely favorable demand during the Spring season.

These lightweight garments have but one fastening, he continued, and therefore may be put on or taken off in a second's time. They have less bulk and there is only one thickness—that at the waistline, instead of several where individual garments are worn. At the same time, only one pair of shoulder straps is needed, eliminating former bunching of shoulder straps and pinning them together. Because of their light weight the garments are exceptionally suitable for Spring and Summer, although the demand for them during the Fall has been surprisingly large.

The combination garment of to-day is a dainty, luxurious thing, Mr. Levy said and finds its best retail demand within a price range of from \$5 to \$18.50 per garment. The models are lace trimmed or tailored. The pliable vest sections are of glove silk, with the panties also of that material or of crepe de chine. The girdle is of combination satin brocade fabric. The tops of various type include the bandeaux and the newer one which accentuates the natural bust lines.

New Policy on Returns.

Details of the new policy covering adjustments on bathing suits, as recommended by the Trade Practices Committee of the National Knitted Outerwear Association, has been announced. The recommendations deal with fastness of color and specific points which should not be allowed in claims for return of merchandise. Fading due to excessive exposure to the sun and negligence bringing about chemical action are ruled out, as are also rotted crotches, improper fitting, holes caused by moths, faulty wringers or snagging and other damage caused by misuse. On the score of proper fit the suggestion is that correct following of the manufacturer's recommendation should insure this, and a listing is made of the sizes based on the weight of the individual consumers. When retailers

make adjustment on unfair claims, under the assumption that the customer is always right and with the view of creating goodwill, it is the opinion of the association that such claims should not be passed on to the manufacturer, but should be charged by the merchant to his advertising account. A suggested form of label, covering the above points, to be attached to each garment is offered by the association.

Color Changes Are Forecast.

The color situation in men's wear heavyweights is being given much attention by the mills. There is not much confidence that the colors of the past Fall will again find favor, particularly some of the brighter shades, and changes of importance are said to be scheduled. The darker tones, it is believed, will come to the fore and the blanket lines already prepared fully indicate this. At the same time, there is still considerable doubt as to the colors that will dominate for the Spring. The question, even at this comparatively late date, remains undecided, largely because the duplicates placed by the clothiers have not been of any great volume. Tans, browns and blues have been sold by the mills more than others, but whether this will continue the case in later duplicates is not clear.

Novelty Lines Ready Soon.

Lines of novelty goods for the Spring season, including popular priced jewelry, boudoir accessories and some coming under the head of notions, will be ready for buyers early in the year. Firms with import connections or who send their own executives abroad have been receiving merchandise during the past few days, and the domestic lines are practically ready for showing. The indications are that the Spring sale of jewelry items, particularly various types of necklaces and chokers, will be active. In toilet articles a number of new things have been imported that are expected to take very well. The improvement in notions sales during the Fall, especially rubber goods and novelty items, has stimulated the manufacturing trade and a satisfactory new season is believed to be directly ahead.

Combination Corset Still Leads.

The combination brassiere and corset continues to be a most active seller in the corset field. Its use has restricted regular corset sales to a considerable degree, with the result that nearly all manufacturers of the latter now feature the combination type. Besides the fact that the combination garment may be tubbed easily, the cost price of it in comparison with that of an individual brassiere and corset has been much in its favor. Retailers out of town have been doing well with garments selling from \$2.49 to \$3.98, while leading metropolitan shops and specialty stores find that a garment designed to retail at about \$5 has found widest favor.

Neglignees in High Favor.

Neglignees are in high favor this season, and sales of these garments have been remarkably good during the last several months. Velvet negligees trimmed with ostrich have had a decided vogue of late, as have quilted

satin robes. The latter are especially adapted for wear when the weather is cold. Lighter negligees have also been much in demand, and among the latter are some made of georgette in pastel shades and lined with taffeta. While slipover styles have continued to sell, there has lately been a trend toward garments opening down the front. The reason for this is said to be that open-front effects offer greater comfort to the wearer without detracting from their fashion value.

Pearl Effects in Toilet Goods.

Colored pearl effects in pastel shades lead in the new lines of toilet sets. Plain and solid colors, with the exception of amber, it was said yesterday, are meeting with little favor from buyers. Manufacturers also report an improved tendency to better grade celluloid goods, as the filled merchandise has proved unsatisfactory to consumers. Three-piece sets, comprising comb, brush and mirror, and ten-piece outfits, including all accessories, are being featured for the new season. Buyers are expected in the market during the next few weeks to cover further their requirements for sales during the next month or so.

Krupps To Mint Greek Coins.

The Greek government has placed its order for the minting of new small coins with the Krupp Works of Essen, the converted ammunition plant. Coins are to be minted to the value of 65,000,000 drachams, the alloy to consist of 70 per cent. copper, 20 per cent. nickel and 10 per cent. aluminum.

Definite Purpose Is Essential in Business.

Written for the Tradesman.

If there is one thing that the man in business needs, whether he be employer or employee, it is clear-cut and definite purpose.

The purposeful man is the man who wants to do things, and who goes right ahead and does them. The man who, seeing an opportunity, grasps it; or who, seeing a need, determinedly seeks and finds a remedy. Such men do not abound in this world, but where they exist they do things worth while, eminently big things. They do not abound in business, but where they exist, they are factors counting for something in business achievement. They accomplish the things they set out to accomplish; and thereby win reward for themselves.

There are two kinds of business wherein definite purpose is needed. There is, first, the store which has achieved to a certain point, and has then lapsed into a routine based upon its past achievement; the store where things run in a pleasant rut. Such a business calls for a definite purpose in the direction of improvement. And there is, second, the business in which people do not half try, in which they have no confidence in themselves, in which tasks are half done and purposes half fulfilled. Such a business needs a definite purpose in the direction of reform.

And as it is with business, so it is also with individual lives. There are employers who travel in a rut; there are employers who put forth only half-

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Perry, Michigan

hearted efforts. There are salespeople whose lives have sunk into dull routine; there are salespeople who ask, "What's the use of trying?"

Such as these need a new birth of courage, and the capacity to look at their work from a fresh viewpoint.

To the man who has tried to do things—tried in a half-hearted way—and has failed, the question naturally presents itself, "What's the use, anyway?" To the man who has succeeded and continues to succeed, the proposition thus presents itself, "I'm doing very well. Why not leave well enough alone?"

Yet these thoughts, alike to the failure and to the success, inevitably spell yet more failure. The business man who would achieve must go forward with a clear-cut, definite purpose in the back of his mind, and put all his energies behind that purpose.

It is always worth while to try; and, if you put your soul into the effort, you're pretty sure to achieve. Confidence is half the battle.

A druggist was much dissatisfied with his salespeople. "They don't seem to take a decent interest in the business," he remarked one day. "They don't half try to sell things. They don't make the remotest effort to push the profit-making goods. They seem always to choose the line of least resistance, or of no resistance at all."

Most employers have confronted this problem. Many of them have failed to solve it. This merchant had run up against it year after year, and had invariably ended with the mental comment, "Well, what's the use of trying to do anything, anyway? You can't get good salesmen nowadays."

But this time the thought forced itself upon him, "I'm a good salesman myself. These people I have here are the makings of good salesmen."

Eventually he took his clerks, one after another, aside, and very quietly discussed the subject with them. He pointed out the fact that sales could be improved; the need of selling goods which yielded a living profit; the need of making extra sales wherever possible, and of suggesting goods to individual customers. And he pointed out very clearly the fact that a salesman's value, and, consequently, his chances of advancement, depended upon his ability to make profits for his employer. The man who knew how to sell things, to increase sales and to make profits, was the man who secured advancement and was kept on in hard times; the man who didn't half try was the man to be let go. And the man who learned the business thoroughly when a clerk was the man who eventually made the most successful merchant.

He promised very little, but—the talk had its effect. There was a steady increase in sales for several weeks thereafter, and at no time did the sales relapse to the old, disheartening low level. Naturally, the work of encouragement and inspiration required to be kept up. Nevertheless kept up steadily, it resulted in a more efficient staff. In developing his salespeople the merchant developed himself; he

gradually learned the knack of inspiring the men who worked with him.

Yet the easy way would have been to let things go, upon the hopeless supposition that there was no use trying to train clerks to better things.

A merchant, glancing over his list of slow pay and dead accounts realized, with the usual pang, that he had lost a great deal of money in this way.

"But I suppose it's inevitable," he mused. "A fellow must get stung now and then. There's no way out of it."

Later he mentioned the matter to a fellow-merchant. Then they went on to discuss individual dead-beats. Then came the thought: "Why can't I supervise my credits systematically, and in this way reduce my losses?"

The merchant did not rush into his And why can't I get after these slow pays and cut down the amount on my books?"

scheme; he let it develop gradually; but when he did go into it, he went into it in a thorough, whole-hearted way. Instead of granting credit promiscuously, he first satisfied himself as to the customer's standing; then, he made it a point to secure a definite understanding as to when settlement would be made. He formed the habit of swapping credit information with fellow-retailers from time to time, and in this way was warned against a number of people to whom he might otherwise have given credit. Finally, he rendered all accounts systematically; and went after the old accounts in an energetic fashion. As a result, the old accounts were, in a short time, reduced by about 18 per cent; a large number of credit customers who, though perfectly good, had been accustomed to pay irregularly, formed the habit of regular settlements and additions to the dead beat contingent were cut down to a practically irreducible minimum. Here were results which could not have been obtained without a definite, clear-cut purpose, backed by energetic and determined action.

Yet a good many retailers, facing the same problem, are content to go on in the same old way, seeking and finding no remedy.

There are many avenues of business in which definite purpose and the determination to do things can make themselves profitably felt. For instance, the store organization needs every now and then to be jacked up, and the advertising and window display work needs to be systematized. Then, too, there is the matter of going energetically after new trade. Most merchants make spasmodic efforts to secure new customers; but few are persistent in this work. Most salespeople realize that they can add to their gross sales by suggesting additional articles, but—now and then there are moments when it seems immensely easier not to try. Failure in ninety cases out of a hundred lies not so much in ignorance of the way to success, as in neglect to strike out energetically, determinedly and persistently along the road successward. It is not from not knowing, but from not trying, that failure springs.

There are a lot of discouraged mortals who declare that it is no use planning things; that no plan can ever be carried out in its entirety that something is sure to go wrong; that the purposeful man is sure to be upset or diverted from his chosen path. In a sense this is true. There is always the unexpected, the contingencies we cannot foresee; and the contingencies that vaguely foreseeing, we cannot guard against.

But a definite purpose represents at least the hope of advance, the only hope of advance; and, after all, when we plan, and when we work according to our plan, the unexpected is far more likely to help than to hurt us.

It takes courage and presence of mind to meet the unexpected; but, given courage, the unexpected, though it may seem in itself a repulse, can often as not be turned to good advantage. The man who has planned, who is fighting toward a certain goal, who has determined to reach that goal, will not be lightly turned aside. Meeting an obstacle, he will courageously say: "I am going to conquer this obstacle. I am going to make it a help, even if only as a high point from which to mark out my further course."

That is the spirit which the young man in business needs, the spirit of courageous endeavor and definite purpose. He needs it behind the counter, and in his studies, and in his dealings with men and things. Let him realize at the outset that it isn't enough to just exist, or to make a fair living, but that he can and will accomplish something worth while, something better than has been accomplished by the ordinary run of men. And then let him take courage for the fight, and mark out his course, work hard and battle resolutely ahead.

The man who does that is a winner.
Victor Lauriston.

To Offer Flat and Pouch Bags.

Considerable uncertainty is still present as to what type of handbags will dominate for Spring. Lines are being prepared throughout the market, and offerings generally will be ready for buyers within the next two or three weeks. Manufacturers' present views incline to both pouch and flat bags selling for Spring, as was the case during the Fall. If anything, however, the pouch style seems to find somewhat more favor. Both leather and silks will be used for the new merchandise, with the latter expected to have preference with the advance of the season.

Clocked Hose Coming Back?

A well known manufacturer of men's silk hosiery sees a tendency to clocks in this merchandise. It may take about six months for the trend to develop fully, he said yesterday, but there are indications that clocks will return to favor. If this is the case it will clinch more than ever the popularity of black in men's full-fashioned goods. At the present time the percentage of blacks to colors is very large. It has been his experience, he added, that the demand for fancies in woolen hosiery recently has not been satisfactory and that their vogue is on the decline.

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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.

PAY-DAY-TO-PAY-DAY

Plan Commended By Wholesale Grocery Executive.

Sometime ago the National Wholesale Grocers Association launched a campaign for the benefit of the independent retail grocer and adopted as their slogan, Phone for Food. I believe that the time is now ripe for a new campaign and suggest a new slogan, namely, Pay for Food.

It is a question if there is any more serious problem and it occurs to me that we can do some very constructive work for our friends the retailers.

The growth of the installment method of merchandising is an alarming tendency which reacts against both the retail and wholesale distributor of foodstuffs.

There probably never has been a time when the temptation to mortgage the consumer's future income was as great as it is to-day. The down-payment is smaller and the time in which to complete the payment is longer than ever before. As we all know in these installment sales, the seller retains title to the article sold until the last payment has been completed. As a result the history of these purchases from the seller's standpoint has been good, and a very small percentage of these contracts are not satisfactorily completed. However, the history of the individual who contracts these obligations is not as good in other directions.

The year 1925 was a very good one for business in general and yet wholesale grocers now find collections poorer rather than better than they were at this time last year. In other words, this increased prosperity has not helped our customers or our customer's customers to pay their grocery bills more promptly.

Of course, this credit problem is an old one and is constantly before us. The rapid growth of installment buying is a new phase of this old problem and something must be done about it to protect our interests.

In this connection it should be borne in mind that many of these sales are not only made for payment over a number of weeks or months, but even years.

There is "something rotten in Denmark" when the distributor of the very food that sustains life has to finance the installment purchase of a luxury whose utility has frequently vanished before it is finally paid for.

No one who is familiar with the efficiency attending the distribution of food stuffs or who is familiar with the maximum of service rendered in exchange for a minimum of profit can fail to be impressed by the absolute injustice of the present condition. It is a well-known fact that merchandise sold in this manner is marked up well above a normal or proper price and there is a distinct economic loss to the whole community when this type of merchandising (undermining, as it

does, the virtue of thrift) prospers at the expense of a business so necessary as the grocery business.

The writer has been very much interested in a movement started recently here in Saginaw by the retail meat dealers and grocers. When this was first launched he was rather skeptical, but it has proven tremendously successful, and it occurs to me that it is the only protection for the merchant doing business in the regular way against the installment seller.

I know of no more constructive work the wholesale grocers of Michigan can do than to launch a movement of this kind in their respective localities where no similar organization exists or if an organization does exist to co-operate with it and do what they can to make it effective.

It is clearly to our advantage to do this. If our customers can collect their bills they can pay us better. If we can take steps to make them better merchants, we place them under obligation to us.

This office will be very glad to furnish any additional information with regard to the plan as it is operated here in Saginaw or to co-operate in any other way in the matter.

John W. Symons, Jr.,

President Mich. Wholesale Grocers Association.

Many Grocery Failures Caused By High Rent.

Are you paying too much rent?

Is your store larger than necessary for the volume you are doing, and the turnover you secure?

These are important questions and must be answered satisfactorily and profitably.

Competition is making it absolutely necessary that every retailer cut overhead to the bone.

There are a lot of grocers occupying store buildings much too large for the business done.

It is all right to make a big showing, but occupying a store 50x100 feet, just for looks is dangerous, when 25x50 feet is sufficient considering the amount of rental based on volume.

Surplus stock can be stored somewhere else, and not on shelves. Variety is all that is necessary—and small space makes it much handier when waiting on trade.

It has been found also that when space can be cut down, the number of clerks can be reduced at the same time.

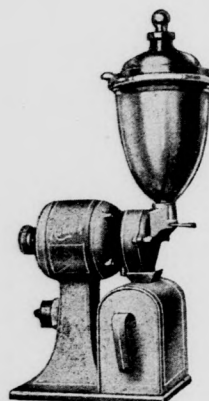
There is no excuse for having a big store room with five or six clerks, and then "cuss" because there is nothing doing about four days out of the week.

Excessive rent and salaries are the cause of too many failures, and grocers are beginning to realize that expense must be lowered if they are going to make any money.

If smaller space will serve you just as well, and perhaps enable you to cut your stock down and speed up turnover—give the problem serious thought, and begin looking around for a more economical location.

Of course, the price must be satisfactory or customers will not buy, but quality must be satisfactory or they will not repeat.

Profit by the Experience of Others



No. 4

The big Individual and Chain-Tea and Coffee stores buy their Coffee in the bean and grind it as they sell it—and they make 12 to 16 cents per pound profit—not 5 to 8 cents which is the limit on the ground package stuff.

Do you want to share in the Coffee Trade in your neighborhood? all right, then buy a Holwick Steel Cut Electric Mill—at our special price of \$65.00 on time or 10% discount for cash. It will pay for itself in a few months in ADDED PROFITS.

Boot & Co.

Distributors

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WE SELL good merchandise because it pays. It pays in satisfied customers—in a wider distribution—in the satisfaction of having given value received.

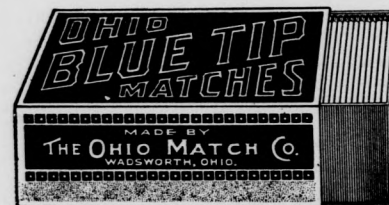
No merchant ever yet attained a permanent success through selling poor quality merchandise.

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JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

The Pure Foods House

Thousands of Retailers say



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

MEAT DEALER

Meat Economy.

From a point of strict economy, price is only a factor, and such things as satisfaction to the palate, pride in the home cooked meal and body building factors are of far greater importance when we are talking about food. Meat is no exception, and, in fact, is of even greater importance than some other foods. If potatoes are small, but sound, they embrace more trouble in preparation, but are just as good for food as the larger ones. Most fruit and vegetables vary to a considerable extent in grade, but we believe they do not vary to so great an extent as meat. A sirloin steak may come from a choice, grain-fed steer and, when well ripened, will be delicious in the nth degree, while another sirloin steak may be cut from an old, scrawny, sinewy, watery, tough, flavorless, worn out dairy cow and be neither satisfying nor nutritious. Such a variance is not possible in most other kinds of food.

When such a difference exists in meat it is practically impossible to compare the extremes on a price basis unless you are able to place a money value on satisfaction and disappointment. There may be some people too indolent and, on the whole, too worthless to deserve more from life in the way of food than something to keep them alive; if such persons exist, perhaps the lowest quality meat just fits their case, but it is not unreasonable for that part of the populace who contribute in liberal measure to the progress of civilization (and this includes the great mass of humanity) to demand, first and above all things, good, wholesome food. That should be their first requisite of their efforts. Besides, it is a duty that we owe ourselves and our families to keep ourselves fit, as far as it is possible to do so. There is a feeling of satisfaction associated with eating good meat that cannot be found when poor, inferior meat is eaten and when food is enjoyable it usually is more digestible. We believe it is good to eat carefully selected and properly prepared food, including meat. Did you ever lean back after a well-cooked meal with the feeling that only such a meal can give and worry about the difference between what it cost and that of poorer quality?

Classes and Grades of Meats.

Before we are able to talk intelligently on any subject we must know a great deal about it, and the more we know the better we can talk. "A little education is a dangerous thing," has been said, and in life we find this to be so on a great many occasions. In like manner, it is impossible to converse understandably about merchandise and have satisfactory transactions result from our conversation unless we use terms as are generally understood, particularly with regard to quality and condition, as well as kind. What a disadvantage it is to try to express ourselves when we cannot find any word that exactly conveys our thoughts! People engaged in the meat business have too often found themselves in just that position. They

wished to talk about what they had to sell or wished to buy, but found it next to impossible to find words that would even approximately convey a true mental picture of the meat under consideration. This seems strange in such an important business. True, terms were and are in use that are understood by most persons in a given locality, but these have been abused so much and because they are not the same in all sections of the United States they lack the essentials of a proper nomenclature basis for trading.

In retail shops terms that should express quality are so loosely used that even an expert cannot ask for and have sold to him meats that will be sure to satisfy him unless he has traded at the store for a long time or is present to personally make the selection. The Federal Government is trying to change all this by establishing definite classes and grades of livestock and meats, with the object of helping the industry as well as the populace, and considerable progress has been made to date. Standard names have been adopted and it now rests with the industry and the consumer buyer to use them. When you ask for a cut of meat and state definitely that it must be either prime, choice, good, medium, or common, according to what you want, you will be helping in the work which the Department of Agriculture through the livestock meat and wool division has been pushing for years.

Dairy Cattle on the Beef Market.

The average consumer of beef who has given the matter any thought at all no doubt credits the beef animal as the source of all our beef. Such a belief, however, is far from being the actual truth of the situation. With the exception of the relatively few animals which die of disease or other natural causes, all dairy cattle after serving the primary purpose of their existence go eventually to the shambles and into the channels of meat distribution and consumption in some form or other. About 17 per cent. of the matured dairy animals of the country go to slaughter every year and contribute from 21 to 23 per cent. of our total beef production. Furthermore, at least 80 per cent. of all our calves slaughtered for veal are of dairy origin. The quality of the dairy veals is high and thus affords an outlet of fully 25 per cent. of the bull calves and 50 per cent. of the heifers, but the quality of the matured animals as they appear on the market is generally of much lower grade. Even when well fattened, the big bulk of the mature stock grade common or lower owing to deficiencies in conformation, quality and finish. The fat tends to be deposited externally or within the body cavity rather than in the form of desirable marbling.

Dishonest business methods sometimes bring something that for a time looks like success, but in the end there is just one result—failure.

There may be such a thing as ready made respectability or social prominence but there is no such thing as ready made success in business.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

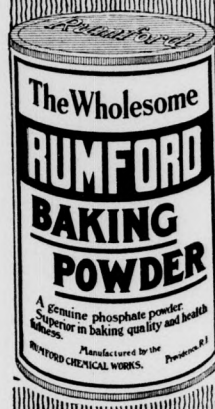
HEKMAN'S

*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.



Good foods made the Rumford way bring good customers the Grocer's way—he who sells Rumford.

RUMFORD
CHEMICAL
WORKS
Providence, R. I.



Mail Us Your Orders

"Yellow Kid" Bananas are in season all year around.

They are the all food fruit and are delicious and cheap.

The Vinkemulder Company
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.

Suggestions in Regard To Midwinter Special Sales.

Written for the Tradesman.

It is a time-honored custom for the hardware dealer, having completed his stock-taking, to hold an "after-inventory" sale. A special sale some time in the course of the two months after Christmas is a sort of fixture in hardware tradition; and though some merchants hold the sale first and then take stock, the usual procedure is to time the sale for a few weeks after the completion of stock taking.

The special mid-winter sale serves a double purpose. In the first place, it enables the dealer to turn into cash a lot of odds and ends, odd lines and slow selling items, uncovered in the course of stock-taking.

In the second place, it stimulates business at a season of the year when normally there is comparatively little doing, and when folks are sedulously economizing after their heavy holiday expenditures.

Now, it is easy to permit the "after-inventory" sale to degenerate into a perfunctory formality. A sale is advertised in words with which the public has grown familiar, prices are reduced a little on a few articles here and there, and no startling effort is made to make the sale a success.

If you are going to hold an after-inventory sale, why not dig right in and make it a sale that people will talk about?

To do this, you must seek some element of novelty. To merely advertise an "after inventory" sale is hardly enough. People are pretty well accustomed to that expression; and it hardly attracts much notice. If a man wants one of the articles you are advertising at a reduced price, and if he sees the article advertised or sees it "marked down" in your window, then he will buy. But what you want is to get a lot of people into your store, where they can be induced to buy, not merely advertised specials, but regular lines.

To accomplish this end, you must make your sale convincing. You must drum into the heads of your public that you are really doing something out of the ordinary.

To this end, it will pay you to get back to the primary purposes for which the sale is being held. You want to clean out certain lines, to turn slow-selling stocks into money, and instead of carrying over unseasonable goods at a prospective loss, to get what you can out of them right now. Then, too, you want to stimulate trade in the ordinary seasonable lines—to enhance the demand for goods that in any event will sell to a certain extent, and that should be sold at prices to give you a practically normal profit.

Pricing the goods is a big factor in the success of a sale. It isn't, however, a matter of moderate shading of prices on the one hand or drastic cuts on the other. It is merely a matter of judicious and intelligent pricing.

To illustrate. Smith—not a hardware dealer—found himself financially in deep water. He had a lot of slow-selling stuff, and, owing to his credit being bad, he could buy very little in the way of quick-selling lines. To stimulate business he held a series of special sales. He put out the popular goods at cut prices and had a whale of a sale. And then he wondered why, after his sales were over, he was in worse shape financially than at the beginning.

On the other hand, Jones had a nice paying business—neither good nor bad, but passable. He took stock, and found himself with a lot of odds and ends. To clear out these odd lines, he advertised a special sale. He figured a moderate, very moderate, price reduction on everything in stock. He advertised quite a bit. Yet the sale created scarcely a ripple of attention. Business was stimulated a little—not much. The odd lines Jones wanted to clear out were hardly reduced at all.

Neither Smith's drastic all-round cut nor Jones' moderate profit-allowing price-shading accomplished the desired results—simply because the cutting was done in the wrong places. Smith should have made drastic reductions on slow selling lines, featured these, and turned them into cash, and should have left the live goods to sell at regular prices, which they would have done anyway. Thus he would have made a normal profit on his good lines and would have got rid of a lot of slow-selling stock and re-converted the proceeds into really saleable stock; and hence would have been in a better position instead of a worse one. Jones, on the other hand, priced his slow-selling goods so high that there was no inducement to anyone to buy them. Here the same procedure, a drastic cut on slow selling lines and a moderate—merely nominal—reduction on regular lines, would have produced the desired results.

So, in pricing for your special sale, make your drastic cuts on the goods you want to move out, and that it will pay you to move out at any cost. Feature these prices in your advertising, and in your window display. If necessary, sell some items away below cost. The advertising value of such features will recompense you for the immediate loss. This loss is not so real as apparent; since the stock on which you cut deeply is "dead" anyway, and in cutting below cost you are merely liquidating a loss already incurred, and getting done with it for good and all.

A few such feature prices will do more than any amount of advertising phrases to convince the public that your sale offers genuine values. And such features will draw a lot of people to your store in the search for other items at reduced prices, even if they are not primarily interested in the article featured.

On the other hand, normal lines need to be very little reduced. With a lot of people seasonable lines will be greatly stimulated, even at regular prices.

Price cutting—cutting below a normal, healthy, profit-making figure—is not good policy; but drastic price-slashing on a few slow lines is the most

Foster, Stevens & Co. WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes
Automobile Accessories
Garage Equipment
Radio Equipment
Harness, Horse Collars

Farm Machinery and Garden Tools
Saddlery Hardware
Blankets, Robes & Mackinaws
Sheep lined and
Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

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

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

convincing kind of advertisement for your mid-winter sale, if you hold one.

It will pay you to put a little extra thought into your sale, to think up features that will give it individuality. Thus, one small-town hardware dealer put on a 9-cent sale. For instance, a 75 cent article sold for 69c; a dollar article for 99c, or sometimes 89c; and so on. But the big feature was the sale at certain hours, for one hour only, of splendid lines at exactly 9c. Thus, from 9 a. m. to 9:59 a. m., one day, kerosene was sold at 9c a gallon, each purchaser being limited to a single gallon. A few other striking 9c features helped to make the sale convincing, and to give it an element of individuality.

One firm in a city of 18,000 people makes a February feature every year of a "laundry and dairy sale." Half page advertisements, liberally sprinkled with cuts, are used; an entire upper floor of the store is given to lines featured—churns, separators, pans, washing machines, wringers, clothes baskets, etc. The result is one grand annual clean-up.

Another dealer makes a feature of one special sale for each of the four weeks in February. Each sale is limited to two days in the week, Friday and Saturday. Spirited advertising brings a lot of trade, and normally the receipts from these sales constitute 50 per cent. of the month's business.

A lot of good pointers can be secured by studying the methods of the dry goods and department stores. The "red tag" and "blue tag" sale is an old story with the dry goods store, but it is still a new feature for the hardware dealer. One dry goods store holds Friday hour sales—two or three attractive specials advertised for one hour only, each hour of the day. Thus, a couple of articles are sold from 9 to 10 a. m.; a couple of others from 10 to 11; and so on. When the hour is up, the specials revert to the regular price. If you try this method, live up to the one-hour limit, strictly.

Anything that gives your sale individuality will prove very helpful.

Quite often some of the smaller articles uncovered in your stock-taking can be given as premiums on larger sales, as with stoves, washing machines etc.; and in this way help to attract business that will run into large totals.

Victor Lauriston.

Two Sales Plans Which Are Quite Successful.

A certain live wholesale grocery house makes it a practice to pay its salesmen a bonus on all orders which contain items in excess of, say, fifteen in number. In the past month seventeen salesmen have participated in this extra item bonus. The intention of the plan is to induce salesmen to neglect no item in the entire line of the house when they are taking an order. The plan has been highly successful.

This same house also makes a practice of giving a record each month of the new accounts secured by salesmen. In the new account report of this house last month it was shown that thirteen of the house's salesmen had secured a total of twenty-one new accounts.

Neckwear Styles and Colors.

The Berkeley Knitting Co. announces that its style bureau recommends "regimental stripes in neckwear such as are being worn now at Princeton University." This recommendation, the firm explains, is of neckwear for well-dressed young men at college, those preparing to go there and those who follow college styles. With regard to color, the firm's bureau predicts much popularity for silver gray, with navy blue rated second, followed by blue grays and lighter blues. It believes a combination of both, or navy shot with silver, will be exceptionally popular.

The greatest problem of the merchant to-day is combating the new fields of competition.



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

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

GRAND RAPIDS

Detroit

Chicago
First National Bank Bldg. Telephones } Citizens 4212
Main 656

Congress Building



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



A. R. WALKER CANDY
CORPORATION

Dowso, Michigan

COMMERCIAL TRAVELER

Interesting Meeting of Hotel Men at Detroit.

Detroit, Jan. 5—What proved to be the most largely attended, brimful of entertainment and fruitful of results, was the holiday convention of the Michigan Hotel Association, held at the Book-Cadillac, Detroit, last week.

Heretofore hotel conventions have been given over more largely to the entertainment features, but the sessions of the 28th and 29th, announced as an outing were given up more largely to discussion of topics of the greatest moment to hotel operators and to hotel employees.

It started off Monday evening with an informal dinner at the Hotel Tuller, followed by a theater party at one of the local theaters.

After the theater party, such as desired to do so, participated in a smoker at the Book-Cadillac; others were entertained in the broadcasting room of the same institution, while still others were privately entertained.

Tuesday morning the convention was called to order by President Anderson, who introduced Mayor Smith, who was there for the purpose of delivering an address of welcome. It was a knock out.

W. L. McManus, Jr., responded happily.

President Anderson made a short address, Secretary Verbeck reported briefly on the work of the past three months, showing that forty-three new members had been added to the roster during that period, and Treasurer Magel came forward with a statement showing that the Association had nearly \$3,000 on hand, and that in excess of 300 out of the 450 members had paid their dues for 1926. Remarkable in that it was 25 per cent. better than a year ago.

Then came the roll call which showed these present:

Name	X Ladies	Hotel	City
Chas. Norton, X.		Norton Hotel	Detroit.
Preston D. Norton, X.		Norton H.	Detroit.
John A. Anderson, X.		Hotel Harrington,	Port Huron.
M. E. Magel, X.		Hotel Clifton,	Battle Creek.
Ed. B. Greenbaum, X.		Colonial Hotel,	South Haven.
R. A. Carson, X.		Allenel, Ann Arbor.	
D. J. Gerow, X.		Hotel Elliott,	Sturgis.
C. F. Beach, X.		Hotel Durand,	Durand.
P. E. Lawless, X.		Clintonian Hotel,	Clinton.
Mrs. J. C. Weaver, Sr.,		Clintonian Hotel,	Clinton.
J. W. Smith, X.		St. James,	Rochester.
Henry Kraker,		Hotel Kraker,	Holland.
Jos. H. Pulliam,		Webster Hall,	Detroit.
Miss Pauline Broughton,		Webster Hall,	Detroit.
C. J. Winder, X.		New Charlevoix,	Charlevoix.
Geo. Fulwell,		Normandy,	Detroit.
C. H. Bennett,		Burleson Sanitarium,	Grand Rapids.
E. C. Spaulding,		U. C. T.,	Flint.
Frank Ehrman, X.		Columbia,	Kalamazoo.
Mrs. Emma Snell,		Columbia,	Kalamazoo.
Leo Ehrman,		Columbia,	Kalamazoo.
W. G. Schindehette,		X, Republic,	Bay City.
Walter J. Hodges,		X, Hotel Burdick,	Kalamazoo.
Wm. L. McManus, Jr.,		X, Cushman Hotel,	Petoskey.
H. Wm. Klare, X.		Statler Hotel,	Detroit.
F. G. Cowley, X.		Van Etten Lodge,	Oscoda.
E. E. Pitts, X.		Royal Palm,	Detroit.
E. B. Schiveley, X.		Park Ave. Hotel,	Detroit.
Geo. W. Childs, X.		Bay View House,	Bay View.
Earl Morris,		Lauth, Port Huron.	
Thos. C. Riley, X.		Dresden Hotel,	Flint.
W. E. Defenbacher,		Virginia,	Chicago.
Henry J. Bohn,		Hotel World,	Chicago.
B. A. Sullivan,		Imperial Hotel,	Detroit.
B. J. Carnes, X.		Charlotte Hotel,	Charlotte.
Catharine Conry,		Tavern, Blissfield.	
Janet Conry,		Tavern, Blissfield.	
E. J. Conry,		Tavern, Blissfield.	
A. E. Dumanois, X.		Fenton,	Fenton.
O. D. Avery,		Metropole,	Port Huron.
J. S. McDonald,		McDonald,	Sandusky.
W. C. Chittenden,		Book-Cadillac,	Detroit.
J. D. Griffin,		Book-Cadillac,	Detroit.
Thad W. Linck,		Book-Cadillac,	Detroit.
Glen E. Whaley,		Wesley,	Saginaw.
A. B. Riley, X.		Carlton-Plaza,	Detroit.
P. R. Bierer,		Fairbairn,	Detroit.
Geo. A. Sutherland,		X, LaVerne,	Battle Creek.
W. F. Schmitz,		Ben Franklin,	Saginaw.
Wilber Harper,		LaVerne,	Battle Creek.

Chas. M. Luce, X, Mertens, Grand Rapids.
T. Burnell, X, Carroll, Brown City.
W. F. Jenkins, X, Western, Big Rapids.
John P. Schuch, Schuch, Saginaw.
Seth E. Frymier, Fort Shelby, Detroit.
W. G. McKay, Fort Shelby, Detroit.
Jos. T. Sullivan, X, Griswold, Detroit.
H. D. Smith, Fisherman's Paradise.
Bellaire.

L. G. Heyer, National, Owosso.
Frank S. Verbeck, Mich. Hotel Ass'n.
Alan T. Cheseboro, Evergreen Bluff.

W. H. Crabb, X, Bretton Hall, Detroit.
Frank A. Matz, City Club, Jackson.
Ferne Matz, City Club, Jackson.
Lois J. Matz, City Club, Jackson.
Miss Fern Coriell, Mich. Hotel Ass'n.,
Battle Creek.

Robert C. Pinkerton, Normandy, Detroit.
Harold A. Sage, Clifford, Detroit.
H. Rettenmier, Clifford, Detroit.
John A. Thompson, Monaghan, Rose City.
H. Atkins, X, Harnack, Pontiac.
A. A. Eddy, X, Preque Isle Lodge,

Bay City.
Fred T. Doherty, X, Doherty Hotel, Clare.
F. L. Orcutt, X, Northway, Beulah.
T. H. Aagaard, Sanitarium, Battle Creek.
Wm. J. Mertz, Mertz, Saginaw.
J. L. Hillman, Hillman, Otisville.
Leonard Kreling, Savoy, Kalamazoo.

Alvan Brown, X, Browning, Grand Rapids.
E. N. Manning, X, Valley Inn, Newaygo.
C. Ehrman, X, LaVoy, Detroit.
J. S. Walz, Hotel Credit Letter Co.,

New York City.

John R. Wood, Mich. Ry. Guide, Detroit.

A. J. LaLonde, X, LaLonde Inn,

Cheboygan.

Chas. W. Ziegler, Royal, Cadillac.

T. F. Marston, X, E. Mich. Tourist Bur.,

Bay City.

James T. Williston, X, Hudson, Ionia.

Arthur L. von Doicke, Beach, Charlevoix.

R. J. Lorenz, X, Plymouth, Plymouth.

John Moran, Hermitage, Grand Rapids.

N. J. Lietzen, X, Frontenac, Detroit.

J. T. Townsend, X, Whitcomb, St. Joseph.

A. N. Michaelson, X, Premier,

Benton Harbor.

A. M. Williston, X, The Ionia,

South Haven.

W. M. Burleson, Burleson, Grand Rapids.

Chas. W. Rose, Hotel Hanna, Sebawaing.

Tom Taylor, Burleson, Grand Rapids.

Ruth Mary Myhan, The Shamrock,

South Haven.

Mrs. Geo. H. Myhan, The Shamrock,

South Haven.

Arthur G. Berner, X, Wildermuth,

Owosso.

Ray P. White, X, Schoolcraft, Adrian.

Mrs. T. V. Brittain, Montcalm, Detroit.

Lois Berner, Wildermuth, Owosso.

Zelia Berner, Wildermuth, Owosso.

Chas. H. Stevenson, Stevensons, Detroit.

A. J. McDonald, Washington, Detroit.

Mrs. E. J. Van Keuren, Livingston,

Howell.

Mrs. L. Brooks, Livingston, Howell.

M. Crandall, Livingston, Howell.

Fred J. Fenske, U. C. T., Bay City.

J. H. Reip, X, Linden.

W. H. Thourlby, X, Morrow, Bad Axe.

W. M. Thourlby, Morrow, Bad Axe.

Miss G. Thourlby, Morrow, Bad Axe.

Geo. H. Swanson, The Huron, Ypsilanti.

John M. Sager, X, Buckeye, Burt Lake.

Agnes M. Schelling, Porter, Lansing.

David Reid, Reid's House, South Haven.

Bert Kane, Ohio Tavern, Harrison.

Myrtle Lindsey, Lindsey Hotel,

Imlay City.

D. H. Reyecraft, Perry, Petoskey.

J. C. Jenkins & daughter, X,

Ernest McLean, Park-American,

Kalamazoo.

Appointment of a committee on

resolutions, was followed by the Presi-

dent's announcement that no time

would be wasted on preliminaries, and

that J. T. Townsend, of Hotel Whit-

comb, would open up the question box

and conduct the discussion of same.

Under this head over twenty differ-

ent topics were taken up and they

were certainly handled thoroughly and

from every angle.

The food problem was the storm

center. Mr. Townsend, whose experi-

ence dates back many years as a hotel

operator, having filled positions from

bell boy to manager of several of

America's most pretentious hotels,

opened by explaining many of the

embarrassments of the present day

operator, as compared with the day

so much talked about when the patron

was given the entire run of the kitchen

at 50 cents per, and really made money

when nowadays there was hardly any

purveyor who would not gladly give

up his dining room, rent free, to any-

one who would run it and give satis-

faction to the hotel guest who wanted

such service.

In those halcyon days there were

just as many kickers as there are to-

day, if not more, and anyone would

grant that with the exception of a few

insignificant items, the cost of raw ma-

terials had gone up 300 per cent., and

even at present day prices, suitable

supplies were hard to get.

The Pantlind Hotel

The center of Social and Business Activities.

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

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

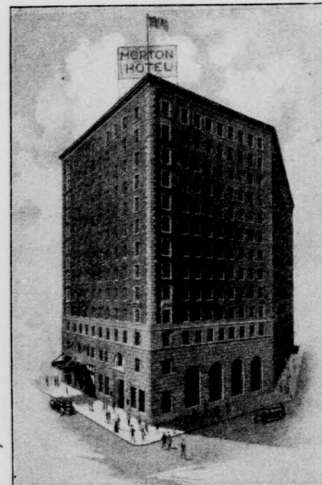


Morton Hotel

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

400 Rooms—400 Baths
Rates \$1.50, \$2, \$2.50 and up per day.

Menus in English
WILLIAM C. TAGGART, Manager



In KALAMAZOO, MICHIGAN is the famous

The Only All New Hotel in the City. In the Very Heart of the City

NEW BURDICK

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.



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

HOTEL BROWNING

GRAND RAPIDS

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

150 Fireproof
Rooms

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

CODY HOTEL

IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION



Scarcity of competent help in the kitchen made the problem of catering much more complex, and where in the old days of "three-squares and a room at two dollars," you paid a competent cook \$8 per week, you are now at the mercy of a chef at \$50, and even they are hard to procure—that is, such as are competent and honest.

Might there not be somewhere competent women in many of the smaller towns who, on account of family requirements, were not in a position to give their entire time to hotel cooking, but who could be induced to spend a few hours each day in the culinary department of the country hotel? It was considered well worthy of attention and investigation.

One speaker—I believe it was Mr. Townsend, or possibly Mr. Fulwell, of the Normandie, Detroit—spoke of the difference in the quality of cooking as between the real domestic product and the so-called home-cooking emblazoned on the window of every 100 per cent. "American" restaurant of Greek extraction.

For example, there was the old-fashioned chicken pie which Mother sponsored; two wholesome crusts—top and bottom—filled with the choicest bits of the fowl, as against the pot-pourri of Hungarian goulash brought to the table in a soup dish, with an ancient biscuit on top and labeled "Hunter style."

No longer is the soup a soul nourishing dainty, but is brought about by an admixture of lukewarm water and the outpouring of a tin-can, utterly devoid of seasoning and nourishment.

This was not intended to apply so much to the hotels which tried to render a satisfying service, but the myriads of small feeding places patronized by many who demanded the very best hotel rooms at the expense of their stomachs.

Professor Allen, of the Cass Technical High School, Detroit, spoke on Vocational training as applied to the culinary art, showing that a balanced ration did not necessarily mean food devoid of palate tickling qualities.

Mr. Simon, of Horwarth & Horwarth, Chicago, food control specialist, briefly explained how essential it was to successful cafe operation to keep a close check on food, simplify bills of fare, especially as to a la carte. Much waste is encountered by having too elaborate a list, which always included many items which patrons would not ask for if they were not on the bill of fare, but which meant much loss by deterioration because of the infrequent call for same.

It was the general consensus of opinion that the art of cooking should be encouraged. It is one of the best paid professions to-day, not nearly as exacting on the health as many others, but little considered because of the public idea that it is a form of drudgery. Its many alluring features should be broadcasted, and youth, especially young men, should be encouraged to avail themselves of its possibilities.

"Feeding of hotel help," was talked upon by several. It is an expensive item in hotel operation. Some stated that they were doing away with this feature by paying an advanced wage, and encouraging them to live with their families at home, and found it a matter of economy.

"Is the use of your lobby for a bus station of any particular value to the hotel?" Opinions were at variance, but it was thought that the establishment of bus stations in the smaller towns ought to be encouraged and hotel patrons allowed to "put up" at the hotel which best pleased them.

"How to bring tourists to your door," was a poser, but various forms of advertising were suggested. It was unanimously agreed that while one would have to use his best judgment in bringing him to his place, he must be so treated that he would become a "repeater" and come back of his own volition.

W. E. Deffenbacher, President of the Hotel Men's Mutual Benefit Association, made a plea for new members of his organization, and also one for a subscription for the Greeters Home, at Denver, with the result that \$400 was voluntarily raised by donation from members.

Resolutions of respect for our late departed honorary member, John D. Martin; A. E. Hamilton, who is convalescing from an operation, and of thanks to the various organizations and hotels furnishing members with entertainment were passed.

The real treat of the entire convention was the address on "Overproduction of Hotels in Smaller Cities," by Henry J. Bohn, editor of the Hotel World. I submit same here without comment. It hits the nail on the head, and ought to be read by everyone who has the hotel building bee in his bonnet.

The over-production of hotels is a most important matter in the hotel business, not only in country towns but in the big cities also is this true.

The American people overdo things—this is a species of mass psychology which holds true when we have great business responsibility. Not only is the production of hotels being doubled, but other business interests are likewise soaring. It is one of the signs of our times that when any business is prosperous, we push it to the limit of sound endurance.

Now, we come together at these meetings and raise our voices and resolve and vociferate—and go home and forget all about it. There is the trouble: to impress the important thing upon the human mind so strongly that the listener carries the thought home with him, to bed with him, and into his business life.

Until any community, any family, any society, any country, becomes impressed with the idea that we live each for all and all for each, there is a weak spot in the life of that community or country. What to-day, nearing the end of my life, impresses me more than anything else in a Christian country is the absolute indifference as to the fate and fortune of other men in whom we are not interested directly, financially. The willingness to enter projects that will make other projects unprofitable. The best Christian is he who is always taking into consideration the other man's point of view and welfare as his own.

I can look back to 1879, when Detroit was a village, so to speak, and see the vast difference in the hotel business. From the little room without fire, without telephone or running water has come the modern hotel, a home complete in itself. It has brought great responsibilities with it, and great dangers—competition.

The primary errors we make in life are due to the passing of judgment where we have no judgment; the passing of judgment where we have no experience, information or knowledge. And the hotels which are being built to-day are being raised, and furnished largely, with the money and propaganda of men who do not know what they are talking about. They are hypnotized by architects, contractors and material men. I would not discourage hotel building; it is a splendid, grand thing to do; but to build a hotel where one is not needed or wanted is worse than foolish.

We build fine hotels; what we want to do is run good hotels. When you make conditions such that you can't run good hotels, you won't have good hotels.

Second, we are doing business with the other man's money. How easy this is to do! When we spend the bank's money and the other fellow's money, we get to be very enthusiastic. We take the judgment largely of the man who is raising the money. I often use the expression "When you have your nose against the wall, you can't see the wall." When you become so interested in a thing, you lose your judgment.

A doctor never doctors himself. Why? He knows the symptoms, but he won't take chances with his own judgment, because he knows the element of prejudice enters into that judgment. So he calls another doctor. A lawyer never gets himself out of trouble—he hires another lawyer to do the work. That is why we have hotel brokers; they are not vitally interested like we are—their judgment should be unbiased.

The first step in any hotel proposition is analysis. The fundamental principal involved in psychology is analysis. You know that remark of Mark Twain's that "everybody complains about the weather, but nobody does anything about it." We talk about overbuilding hotels, but we are not doing much about it! We write articles and discuss the matter in conventions, but we are not doing a thing.

The old saying that one "locked the door after the horse was stolen" still applies in these days of automobiles and great hotels. We are likely to do that very thing—lock the door after the horse has been stolen, in the hotel business.

When you hear that they are going to build a new hotel, pick out the fellows that amount to something—not the shoe-

string fellow who talks big but could not pay one hundred cents on any proposition—get them together at a little dinner. Don't say "I am going to talk about a big hotel", just give them a little dinner and then have somebody come to you and talk about the hotel business.

Years and years ago F. W. Wrisley came over and bought the Sweet Hotel at Grand Rapids. When he told me, I said, "Mr. Wrisley, as long as you can keep a new hotel out of Grand Rapids you can make money, but people coming from all over the United States may say that your hotels in Grand Rapids are not

(Continued on page 32)

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

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Room and Bath \$1.50 & \$2

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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.

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

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One Block from Union Station
Rates, \$1.50 per day up.

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CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences

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

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300 Rooms With or Without Bath
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MANISTEE, MICH.

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European Plan, Dining Room Service

150 Outside Rooms \$1.50 and up

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Reasonable Rates for Rooms.

Dining Room a la carte.

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Open the Year Around

Natural Saline-Sulphur Waters. Best
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.

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ST. JOSEPH

MICHIGAN

DRUGS

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

After Shave Skin Balm.

Quince seed	1/2 oz.
Water, hot	28 ozs.
Borax, powder	2 drs.
Glycerin	4 ozs.
Spirit of camphor	2 ozs.
Menthol	q. s.

Macerate the quince seed for several hours with the water, stir frequently, strain, add the glycerin and in the mixture dissolve the borax. Dissolve the menthol in the spirit of camphor and gradually add it to the mucilage and mix thoroughly.

Any toilet cream may be converted into a menthol cream by replacing the perfume with a solution of menthol in alcohol. Too large a quantity of menthol must not be used as it may prove irritant and an excess will be precipitated from the aqueous cream.

Tragacanth, powder	2 drs.
Glycerin	1 oz.
Menthol	40 grs.
Alcohol	2 ozs.
Water, to make	32 ozs.
Solution of carmine	sufficient

Triturate the tragacanth with glycerine, dissolve the menthol in the alcohol, mix the gummy alcoholic liquids by trituration, color a light pink by the addition of the carmine solution, and then gradually and thoroughly incorporate the water.

The coloring matter may be omitted.
Almond Cream.

Honey	2 ozs.
White Castile Soap, pwd.	1 oz.
Sweet Almond Oil	26 ozs.
Oil Bitter Almond	1 dr.
Oil Bergamot	1 dr.
Oil Clove	15 drops
Peru Balsam	1 dr.
Solution of Potassa	q. s.

Mix the honey and soap in a mortar and add enough solution of potassa to make a nice cream, or about 1 fluid dram. Then add the sweet almond oil and other ingredients.

Pomades For Dandruff.

The usual treatment is to wash the head well with hot water and a fluid soap (a soap made by mixing two parts of soft soap with 1 part of dilute alcohol and suitably perfumed) and afterwards washing with plenty of warm water so as to free the scalp from any trace of soap. Then apply an ointment or pomade like one of the following:

1. Salol	1/2 dr.
Tannic acid	1 dr.
Balsam of peru	1/2 oz.
Lanolin	1/2 oz.
Benzoinated lard	1 oz.
Mix and apply to scalp with massage every night.	

Shoemaker's Remedy.

2. Balsam of peru	2 drs.
Betanaphthol	4 drs.
Benzoinated lard	1 oz.
Hydrous wool fat	3 ozs.
Shampoo the head, dry thoroughly, then apply the ointment, rubbing it well into the scalp; repeat the application nightly.	

Lassar's Remedy. Remedy.

3. Pilocarpine nitrate	30 grs.
Quinine hydrochloride	60 grs.
Precipitated sulphur	150 grs.
Balsam sulphur	6 drs.
Beef marrow, to make	3 ozs.
Mix well.	

Window Polishes.

There are a number of preparations for this purpose. The following are quite satisfactory:

Prepared chalk	9 oz.
White bole	1/2 oz.
Jeweler's rouge	1/2 oz.
Water	5 oz.
Alcohol	3 oz.

Make into a smooth paste and introduce into a wide-mouth bottle.

Moisten a cloth with alcohol, place upon the window glass a quantity of the paste about the size of a bean, and rub the latter about on the glass with the cloth until dry and the powder is removed.

Prepared chalk	4 oz.
Vienna chalk	3 oz.
Tripoli, fine	2 oz.
Castle soap	2 oz.
Water	3 oz.

Dissolve the soap in the water by the aid of heat, adding a little more water if necessary, then incorporate the powders, make a homogeneous mass, and form into cakes.

When using, apply this composition on a moistened cloth, then rub off with another cloth until clean and dry.

Coloring Bath Crystals.

Aniline dyes are invariably used for bath crystals, as vegetable dyes are easily affected by alkalis and the colors become dull. A blue color is produced by patent blue and yellow by fluorescein sodium. Green is a difficult color to produce, being usually evenescent; the dye makers supply a green, but it is easily affected by light. Pink is produced by rosin or erythro-rosin and red by "neutral" red. The best way to fix the colors is to dissolve them in a 1 per cent. alcoholic solution of yellow resin and spray this solution on the crystals, making provision for rotating them at the same time. It is not only the alkali which is the cause of fading, but the paucity of the coloring and unequal distribution, so that the action of light is readily shown.

Inexhaustible Smelling Salts.

Aqueous ammonia	1 qt.
Bergamot Oil	24 m.
Clove Oil	24 m.
Lavender Oil	45 m.
Mace Oil	24 m.
Rosemary Oil	45 m.

Mix together, and fill the liquid into an ornamental glass bottle filled with sponge, or potassium sulphate may be used. Drain excess of liquid from the bottles before stoppering.

Perfumed Ammonia.

Best soft or green soap	1 oz.
Borax	2 drs.
Eau de Cologne	1/2 oz.
Stronger ammonia water	5 1/2 ozs.
Water enough to make	12 ozs.

Rub up the soap and borax with the water until dissolved, strain and add the other ingredients. The perfume may be varied to suit the price.

Henna Dry Shampoo.

The following is said to give satisfactory results:

Henna powd.	25 gm.
Orris root powd.	50 gm.
Corn meal very fine	100 mils
Oil rosemary	2 mils

The corn meal should be in a very fine powder, with which are to be incorporated the orris root, henna and the oil. Dry shampoo powders are used quite extensively as an invigorating rub, and also to dry the hair after washing and to remove oil. The powder is dusted on the hair, and allowed to remain on fifteen minutes or overnight if possible, and then brushed out thoroughly.

Cold Cream With Sod. Perb.

Paraffin	250 Gms.
White wax	250 Gms.
Almond oil	1000 Gms.
Water	280 Gms.
Sodium perborate	10 Gms.

Melt together the paraffin, wax and oil, at a temperature just sufficient to keep the mass liquefied. Dissolve the perborate in the water and warm the solution, then beat the whole briskly until cold.

Ointment For Burns.

Burnt alum	2 lbs.
Phenol	1 lb.
Zinc oxide	4 lbs.
Ichthyol	1/2 lb.
Benzoated lard	40 lbs.
Yellow petroleum, ad.	200 lbs.

Additional antiseptic healing value may be imparted to the ointment by adding two pounds of oil of Pinus pumilio and one pound each of sassafras, eucalyptus and sweet birch oils to the mixture.

Powder For Foot Bath.

For bathing the feet in warm or cold weather the following is a good preparation:

Borax, powdered	1 dr.
Sodium carbonate, pdr.	1 dr.
Powdered soap	1 dr.
Oil of eucalyptus	15 min.

Mix thoroughly. This quantity is sufficient for an ordinary foot bath. The powder is to be dissolved in warm water.

Spice For Pickling Vinegar.

Ginger	1 oz.
Allspice	1 oz.
Curry powder	2 oz.
Black pepper	4 oz.
Mustard seed	8 oz.
Cider or malt vinegar	1 gal.

Bruise the spice and macerate for several days in a warm place.

Jeweller's Rouge.

Make a solution of ferrous sulphate, also one of oxalic acid, filter each solution and add the former solution to the latter with constant stirring. Let stand a few hours, collect the precipitate, wash it thoroughly, dry and expose to the direct flame until there is no further change of color.

If it costs you money when someone else fails to keep an engagement with you consider whether you have always been careful to keep your engagements.

Automobile No Longer Fad, But Necessity.

One of the contributing factors to the stability won by the automobile industry within recent years is the public's realization that the motor car makes money for its owner. People of to-day buy automobiles, not for fads and fancies, but because the automobile is useful and necessary.

As I look back over 1925 and forward to 1926 this element of stability is impressive. Never before have the automobile men been so sure of themselves, so certain of their public and so confident of their products as they are in this dawn of a new year.

Less than a decade ago the entire automobile trade habitually feared a "saturation point" that never came, and that no longer has any terrors because an enormous replacement demand is now assured. Cars in those days were purchased mainly on appeals to pleasure, recreation, style and social prestige. Bankers at that time feared the automobile was going to ruin the country by fostering extravagance. Now those same bankers are leading in movements for good roads, while the public is buying cars on appeals to usefulness, economy, efficiency and dependability.

What has brought about this change? Simply this: The automobile has proved its worth to America. It earns its keep, with a margin left over for profit. America is economical, not extravagant, in maintaining nearly 20,000,000 units of this dependable and flexible form of transportation on its highways.

To support this statement let me cite some figures gathered by the National Automobile Chamber of Commerce. It was found that real estate and insurance men, doctor and salesmen gain more than 100 per cent. in efficiency as the direct result of motor car transportation. Clergymen report that they can do 98 per cent. more work after buying a car. Farmers show an average gain of 68 per cent. Bankers, manufacturers, merchants, school supervisors and people in many other varied fields of endeavor are at least one-third better off in efficiency or earning capacity because of the time-saving, distance-eliminating automobile. It has been estimated that 60 per cent. of the total automobile mileage is for business purposes. No wonder, then, that the automobile industry has become essential and consequently stabilized.

The stability of the motor car business contributes greatly to the stability of other industries. Eleven per cent. of America's total iron and steel production is now consumed by the automobile industry annually; 46 per cent. of the aluminum, 52 per cent. of the plate glass, 80 per cent. of the gasoline and 80 per cent. of the rubber produced each year is required for motor cars. Thus prosperity is passed along from one group of workers to another.

No review of the automobile situation at this time would be complete without mention of the motor bus. This phase of the automobile industry

is just starting and is going to grow to enormous proportions. Throughout the country, cities and towns are being linked together by this low-cost, comfortable and flexible form of transportation.

The viewpoint of Dodge Bros., Inc., the third largest manufacturer of motor cars in the world, as to the outlook for 1926 can be summed up in a few words. Our company reduced prices, effective January 15, and, as the result of a \$10,000,000 expansion in Dodge Brothers' plant and equipment, capacity is nearly doubled and we are now in a position to meet what we are firmly convinced will be the greatest demand in history.

Nineteen twenty-six will be a good year!
Frederick J. Haynes.

Wishes His Competitor Would Not Do These Things.

One salesmanager cites some of the things which he wishes his competitor would not do, as follows:

"I just want to relate a little instance that occurred this week. A certain manager of a large wholesale grocery house passed into a customer's store, and noticed our truck unloading a case—just one case—now mind you, of a certain article, and asked him if he bought at the new price, that was 50 cents per case down, and in effect that morning. The sale was made by our salesman the evening before and, of course, it went to the customer at the old price, but I just want to know whether you or the devil ever went up against such unethical, unbecoming

conduct from anyone, under any circumstances, at any time, anywhere?

"This is not the first instance of this kind. He is very busy always when he happens to see us delivering any goods, which is very frequent, and he says to the trade: 'Why, I had you booked some sugar at the old price,' or 'I could have saved you a dime a dozen on those tomatoes, or a nickle a dozen on the corn or salmon.'"

Wrong End To.

A Scottish laird used to get befuddled every Saturday night. Then with his servant Saunders, in the same condition, he would mount his horse and set off for the castle. While fording the stream one night the laird fell into the water. He got to his feet and spluttered. "Saunders, mon, something fell off. Did ye no hear the splash?"

"Thot I did," admitted Saunders, and he climbed into the water up to his waist. Of course he soon found his master. "Why, laird, it's yourself," he said.

"No, no, Saunders," insisted the laird stoutly. "It can't be me, for here I am."

Saunders helped the laird to mount again, but in the darkness faced him the wrong way around.

"Thank ye, mon; now give me the reins."

Saunders fumbled around the horse, finally got hold of its tail and cried in a shocked voice. "Laird, laird, it was the nag's head that fell off. There's nothing left but the mane."

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All kinds of Glass for Building Purposes

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GRAND RAPIDS, MICHIGAN

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

Hazeltine & Perkins Drug Co.

Manistee

Michigan

Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids		Lavendar Flow	1 50@3 75	Cinchona	02 10
Boric (Powd.)	15 @ 25	Lavendar Gar'n	85@1 20	Colchicum	01 30
Boric (Xtal)	15 @ 25	Lemon	3 50@3 75	Cubebs	01 30
Carbolic	37 @ 43	Linseed, bld. bbl.	01 10	Digitalis	01 30
Citric	58 @ 70	Linseed, raw, bbl.	01 07	Gentian	01 35
Malic	3 1/2 @ 8	Linseed, bld. less 1	17@1 30	Ginger, D. S.	01 30
Nitric	9 @ 15	Linseed, ra. less 1	14@1 27	Gualac	02 20
Oxalic	15 @ 25	Mustard, artifil. oz.	01 35	Gualac, Ammon.	02 30
Sulphuric	3 1/2 @ 8	Neatsfoot	1 35@1 50	Iodine	02 35
Tartaric	40 @ 50	Olive, pure	3 75@4 50	Iodine, Colorless	01 50
Ammonia		Olive, Malaga, yellow	2 75@3 00	Iron, Clo.	01 35
Water, 26 deg.	08 @ 16	Olive, Malaga, green	2 75@3 00	Kino	01 40
Water, 18 deg.	07 @ 13	Orange, Sweet	5 00@5 25	Myrrh	02 50
Water, 14 deg.	06 @ 11	Origanum, pure	02 50	Nux Vomica	01 55
Carbonate	20 @ 25	Origanum, com'l	1 00@1 20	Opium	02 50
Chloride (Gran.)	10 1/2 @ 20	Pennyroyal	4 00@4 25	Opium, Camp.	02 55
Balsams		Peppermint	35 00@35 25	Opium, Deodora'd	02 50
Copaiba	90@1 20	Rose, pure	12 50@14 00	Rhubarb	01 70
Fir (Canada)	2 55@3 50	Rosemary Flows	1 25@1 50	Paints.	
Fir (Oregon)	65@1 00	Sandalwood, E.	10 50@10 75	Lead, red dry	15 1/4@15 1/4
Peru	3 00@3 25	Sassafras, true	1 75@2 00	Lead, white dry	15 1/4@15 1/4
Tolu	3 00@3 25	Sassafras, art'l	90@1 20	Lead, white oill	15 1/4@15 1/4
Barks		Spearment	19 50@19 75	Ochre, yellow bbl.	02 1/2
Cassia (ordinary)	25 @ 30	Sperm	1 50@1 75	Ochre, yellow less 1	02 1/2
Cassia (Saigon)	50 @ 60	Tansy	10 00@10 25	Red Venet'n Am.	3 1/4 @ 7
Sassafras (pw. 50c)	0 @ 55	Tar, USP	50 @ 65	Red Venet'n Eng.	4 @ 8
Soap Cut (powd.)	18 @ 25	Turpentine, bbl.	0 @ 99	Putty	5 @ 8
Berries		Turpentine, less 1	06@1 19	Whiting, bbl.	04 1/2
Cubeb	01 00	Wintergreen, leaf	6 00@6 25	Whiting	6 1/2 @ 10
Fish	0 @ 25	Wintergreen, sweet	3 00@3 25	L. H. P. Prep.	2 05@2 25
Juniper	8 1/2 @ 20	Wintergreen, art.	75@1 00	Rogers Prep.	2 05@2 25
Prickly Ash	0 @ 75	Wormwood	8 00@8 25		
Extracts		Wormwood	9 00@9 25		
Licorice	60 @ 65	Potassium			
Licorice powd.	01 00	Bicarbonate	35 @ 40	Miscellaneous	
Flowers		Bichromate	15 @ 25	Acetanallid	47 @ 55
Arnica	25 @ 30	Bromide	69 @ 85	Alum	08 @ 12
Chamomile Ger.)	30 @ 35	Bromide	54 @ 71	Alum. powd. and	09 @ 16
Chamomile Rom.	50 @ 60	Chlorate, gran'd	23 @ 30	ground	09 @ 16
Gums		Chlorate, powd.	16 @ 25	Bismuth, Subli-	54 @ 60
Acacia, 1st	50 @ 55	or Xtal	16 @ 25	Borax xtal or	07 @ 12
Acacia, 2nd	45 @ 50	Cyanide	30 @ 35	powdered	07 @ 12
Acacia, Sorts	20 @ 25	Iodide	4 66@4 86	Cantharades, po.	1 50@2 00
Acacia, Powdered	35 @ 40	Permanganate	20 @ 30	Calomel	2 02@2 22
Aloes (Barb Pow)	25 @ 35	Prussiate, yellow	65 @ 75	Capsicum, pow'd	48 @ 55
Aloes (Cape Pow)	25 @ 35	Prussiate, red	01 00	Carmine	7 00@7 50
Aloes (Soc. Pow.)	65 @ 70	Sulphate	35 @ 40	Casia Buds	35 @ 40
Asafoetida	50 @ 60	Roots		Cloves	50 @ 55
Pow.	75 @ 100	Alkanet	30 @ 35	Chalk Prepared	14 @ 18
Camphor	1 65@1 10	Blood, powdered	35 @ 40	Chloroform	51 @ 60
Gualac	0 @ 90	Calamus	35 @ 40	Chloral Hydrate	1 50@1 85
Gualac, pow'd	0 @ 100	Elecampane, pwd	25 @ 30	Cocaine	12 10@12 30
Kino	01 10	Gentian, powd.	20 @ 30	Cocoa Butter	50 @ 75
Kino, powdered	01 20	Ginger, African, powdered	30 @ 35	Corks, list, less	40-10%
Myrrh	0 @ 60	Ginger, Jamaica, powdered	60 @ 65	Copperas	2 1/2 @ 10
Myrrh, powdered	0 @ 65	Ginger, Jamaica, powdered	45 @ 50	Copperas, Powd.	4 @ 10
Opium, powd.	19 65@19 92	Golden seal, pow.	07 @ 50	Corrosive Sublim	1 50@1 86
Opium, gran.	19 65@19 92	Ipecac, powd.	3 75@4 00	Cream Tartar	21 @ 28
Shellac	90 @ 100	Licorice	35 @ 40	Cuttle bone	40 @ 50
Shellac Bleached	1 00@1 10	Licorice, powd.	30 @ 40	Dextrine	6 @ 15
Tragacanth, pow.	01 75	Orris, powdered	30 @ 40	Dover's Powder	3 50@4 00
Tragacanth	1 75@2 25	Poke, powdered	35 @ 40	Emery, All Nos.	10 @ 15
Turpentine	0 @ 25	Rhubarb, powd.	1 00@1 10	Emery, Powdered	8 @ 10
Insecticides		Rosinwood, powd.	0 @ 40	Epsom Salts, bbls.	0 @ 10
Arsenic	15 @ 25	Sarsaparilla, Hond.	01 00	Epsom Salts, less 1/4	01 25
Blue Vitriol, bbl.	0 @ 97	Sarsaparilla Mexican, powdered	01 25	Ergot, powdered	01 25
Blue Vitriol, less 08	0 @ 15	Sarsaparilla Mexican, ground	01 25	Flake, White	15 @ 20
Bordea. Mix Dry 13 1/4	0 @ 25	Squills	35 @ 40	Formaldehyde, lb.	12 @ 20
Hellebore, White	20 @ 30	Squills, powdered	60 @ 70	Gelatine	85 @ 1 00
Insect Powder	40 @ 55	Tumeric, powd.	20 @ 25	Glassware, less 55%	
Lead Arsenate Po.	17 @ 30	Valerian, powd.	0 @ 75	Glassware, full case	60%
Lime and Sulphur	0 @ 22			Glauber Salts, bbl.	02 1/2
Dry	0 @ 22			Glauber Salts less 04	0 @ 10
Paris Green	22 @ 30			Glue, Brown	21 @ 30
Leaves				Glue, Brown Grd	15 @ 20
Buchu	1 25@1 30	Seeds		Glue, white	27 1/2 @ 35
Buchu, powdered	01 25	Anise	0 @ 35	Glue, white grd.	25 @ 35
Sage, Bulk	25 @ 30	Anise, powdered	35 @ 40	Glycerine	29 @ 50
Sage, 1/4 loose	0 @ 35	Bird, ls	13 @ 17	Hops	65 @ 75
Sage, powdered	0 @ 35	Canary	13 @ 20	Iodine	6 45@6 90
Senna, Alex.	50 @ 75	Caraway, Po.	30 @ 25	Iodotcm	7 35@7 65
Senna, Tinn.	30 @ 35	Cardamon	3 60@4 00	Lead Acetate	20 @ 30
Senna, Tinn. pow.	25 @ 35	Coriander pow.	30 @ 35	Mace	01 45
Uva Ursi	20 @ 25	Dill	18 @ 25	Mace, powdered	01 50
Oils		Fennell	25 @ 40	Menthol	14 50@15 00
Almonds, Bitter, true	7 50@7 15	Flax	08 @ 15	Morphine	11 18@11 32
Almonds, Bitter, artificial	3 00@3 25	Flax, ground	08 @ 15	Nux Vomica	0 @ 30
Almonds, Sweet, true	1 50@1 80	Foenugreek pow.	15 @ 25	Nux Vomica, pow.	17 @ 25
Almonds, Sweet, imitation	1 00@1 25	Hemp	8 @ 15	Pepper black pow.	40 @ 45
Amber, crude	1 50@1 75	Lobelia, powd.	01 25	Pepper, White	45 @ 55
Amber, rectified	1 75@2 00	Mustard, yellow	17 @ 25	Pitch, Burgundry	10 @ 15
Anise	1 50@1 75	Mustard, black	20 @ 25	Quassia	12 @ 15
Bergamont	9 00@9 25	Poppy	22 @ 25	Quinine	72 @ 82
Cajeput	1 50@1 75	Quince	1 50@1 75	Rochelle Salts	30 @ 35
Cassia	4 75@5 00	Rape	15 @ 20	Saccharine	0 @ 30
Castor	1 70@1 95	Sabadilla	35 @ 45	Salt Peter	11 @ 22
Cedar Leaf	1 50@1 75	Sunflower	11 1/4 @ 15	Seldilits Mixture	30 @ 40
Citronella	1 25@1 50	Worm, American	30 @ 40	Soap, green	15 @ 20
Cloves	8 50@8 25	Worm, Levant	5 00@5 25	Soap mott cast.	22 1/2 @ 25
Cocoonut	35 @ 35	Tinctures		Soap, white castile	01 25
Cod Liver	1 90@2 40	Aconite	01 80	less, per bar	01 45
Croton	2 00@2 35	Aloes	01 45	Soda Ash	3 @ 10
Cotton Seed	1 30@1 50	Arnica	01 10	Soda Bicarbonate	3 1/4 @ 10
Cubebs	7 00@7 25	Asafoetida	02 40	Soda, Sal	02 1/2 @ 03
Eigeron	9 00@9 25	Belladonna	01 35	Spirits Camphor	01 25
Eucalyptus	1 25@1 50	Benzoin	02 10	Sulphur, roll	3 1/2 @ 10
Hemlock, pure	1 75@2 00	Benzoin Comp'd	02 05	Sulphur, Subl.	04 @ 10
Juniper Berries	3 50@3 75	Buchu	02 55	Tamarinds	20 @ 27
Juniper Wood	1 50@1 75	Cantharadics	02 55	Tartar Emetic	70 @ 75
Lard, extra	1 00@1 30	Capsicum	02 55	Turpentine, Ven.	50 @ 75
Lard, No. 1	1 40@1 60	Catechu	01 75	Vanilla Ex. pure	1 75@2 25

GROCERY PRICE CURRENT

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

ADVANCED

Hominy
Barley Grits
Split Peas

DECLINED

Cheese

AMMONIA

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



AXLE GREASE

48, 1 lb. ----- 4 35
24, 3 lb. ----- 6 00
10 lb. pails, per doz. 8 50
15 lb. pails, per doz. 11 95
25 lb. pails, per doz. 19 50

BAKING POWDERS

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

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 4 95
Sliced bacon, medium ----- 3 00
Sliced beef, large ----- 4 80
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 50
Peanut butter, 10 1/2 oz. 3 10
Peanut butter, 6 1/2 oz. 1 85
Peanut butter, 3 1/2 oz. 1 20
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40



Original
Condensed Pearl
Crown Capped
4 doz., 10c dz. 85
3 ds. 15c, ds. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 18s 3 90
Cream of Wheat, 24, 14 oz. ----- 3 05
Pillsbury's Best Cer'l 2 20
Quaker Puffed Rice ----- 5 30
Quaker Puffed Wheat ----- 4 30
Quaker Brst Biscuit ----- 3 20
Ralston Branzen ----- 4 00
Ralston Food, large ----- 3 90
Saxon Wheat Food ----- 1 80
Vita Wheat, 12s ----- 1 80

Post's Brands.

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

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

BROOMS

Jewell, doz ----- 5 75
Standard Parlor, 23 lb. 8 25
ancy Parlor, 23 lb. ----- 9 25
Ex. Fancy Parlor 25 lb. 9 75
Ex. Fancy Parlor 26 lb. 10 60
Toy ----- 2 25
Whisk, No. 3 ----- 2 75

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

Dandelion, ----- 2 85

CANDLES

Electric Light, 40 lbs. 12 1
Plumber, 40 lbs. ----- 11 3
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 1s, per box ----- 30

CANNED FRUIT.

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

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 25
Clam Ch., No. 2 ----- 3 50
Clams, Steamed, No. 1 2 00
Clams, Minc'd, No. 2 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 85
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet ----- 1 85
Sard's, 1/4 Oil, Ky ----- 5 50
Sardines, 1/4 Oil, K'less 6 75
Sardines, 1/4, Smoked 6 75
Salmon, Warrens, 1/4 ----- 2 75
Salmon, Red Alaska 4 10
Salmon, Med. Alaska 3 40
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10 23
Sardines, Im. 1/4, ea. 25
Sardines, Cal. ----- 1 65
Tuna, 1/4, Albocore ----- 95
Tuna, 1/4, Curtis, doz. 2 20
Tuna, 1/4, Curtis, doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

Bacon, Med. Beechnut 3 00
Bacon, Lge Beechnut 4 95
Beef, No. 1, Corned ----- 3 10
Beef, No. 1, Roast ----- 2 95
Beef, No. 2 1/2, Qua. all 1 75

Beef, 3 1/2 oz. Qua. sli. 1 75
Beef, 5 oz., Qua. sli. 4 35
Beef, No. 1, B'nut, all 4 50
Beefsteak & Onions, s 3 45
Chili Con Can., 1s 1 35
Deviled Ham, 1/4 ----- 2 20
Deviled Ham, 1/4 ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby 53 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 1/4 Qua. ----- 90
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/4 ----- 1 40
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans

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

CANNED VEGETABLES.

Asparagus
No. 1, Green tips 4 10
No. 2, Lge. Green 4 00
W. Beans, cut 2 1 45
W. Beans, 10 ----- 8 00
Green Beans, 2s 1 45
Green Beans, 10s ----- 7 50
L. Beans, 2 gr. 1 35
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 ----- 1 25
Beets, No. 2, wh. 1 75
Beets, No. 2, cut ----- 1 20
Beets, No. 3, cut ----- 1 60
Corn, No. 2, Mix stan 1 65
Corn, No. 2, Fan. 1 50
Corn, No. 2, Fy. glass 2 25
Corn, No. 10 ----- 8 00
Hominy, No. 2 1 00
Okra, No. 2, whole ----- 3 00
Okra, No. 2, cut ----- 1 75
Dehydrated Veg. Soup ----- 90
Dehydrated Potatoes, lb. 45
Mushrooms, Hotels ----- 38
Mushrooms, Choice 8 oz. 43
Mushrooms, Sur Extra 60
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift. ----- 1 85
Peas, No. 2, Ex. Sift. ----- 3 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25
Pumpkin, No. 10 4 75
Pimientos, 1/4, each 12 14
Pimientos, 1/4, each ----- 27
Sw't Potatoes, No. 2 1 60
Saurkraut, No. 2 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 30
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 2 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 20
Tomatoes, No. 3 1 75
Tomatoes, No. 2, glass 2 30
Tomatoes, No. 10 ----- 7 50

CATSUP.

B-nut, Small ----- 1 90
Lily Valley, 14 oz. ----- 3 80
Lily of Valley, 1/4 pint 1 75
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 2 55
Quaker, 8 1/2 oz. ----- 1 30
Quaker, 10 1/2 oz. ----- 1 40
Quaker, 14 oz. ----- 1 90
Quaker, Gallon Glass 13 00

CHILI SAUCE

Snider, 16 oz. ----- 3 30
Snider, 8 oz. ----- 2 30
Lilly Valley, 8 oz. ----- 2 25
Lilly Valley, 14 oz. ----- 3 50

OYSTER COCKTAIL.

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

CHEESE

Roquefort ----- 55
Kraft, Small tins ----- 1 65
Kraft, American ----- 1 65
Chili, small tins ----- 1 65
Pimento, small tins ----- 1 65
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Wisconsin New ----- 28 1/2
Longhorn ----- 28
Michigan Full Cream 28
New York Full Cream 31
Sap Sago ----- 40
Brick ----- 28

CHEWING GUM.

Adams Black Jack ----- 65
Adams Bloodberry ----- 65
Adams Dentyne ----- 65
Adams Calif. Fruit ----- 65
Adams Sen Sen ----- 65
Beeman's Peppin ----- 65
Beechnut Peppermint ----- 75
Beechnut Wintergreen ----- 70
Beechnut Spearmint ----- 70
Doublemint ----- 65
Juicy Fruit ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

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

COCOA.

Bunte, 1/4s ----- 43
Bunte, 1/4 lb. ----- 35
Bunte, 1/4 lb. ----- 22
Droste's Dutch, 1 lb. ----- 50
Droste's Dutch, 1/4 lb. ----- 45
Droste's Dutch, 1/4 lb. ----- 35
Hersheys, 1/4s ----- 22
Hersheys, 1/4s ----- 22
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/4s ----- 40
Lowney, 1/4s ----- 33
Lowney, 5 lb. cans ----- 31
Runkles, 1/4s ----- 34
Runkles, 1/5s ----- 38
Van Houten, 1/4s ----- 75
Van Houten, 1/4s ----- 75

COCOANUT

Dunham's
15 lb. case, 1/4s and 1/4s ----- 49
15 lb. case, 1/4s ----- 43
15 lb. case, 1/4s ----- 47

CLOTHES LINE.

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



COFFEE ROASTED

Bulk
Rio ----- 26
Santos ----- 35
Maracaibo ----- 37
Gautemala ----- 41
Java and Mocha ----- 51
Bogota ----- 42
Peaberry ----- 37
McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago

Telfer Coffee Co. Brand

Bokay ----- 43

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



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

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

CIGARS

G. J. Johnson's Brand
G. J. Johnson Cigar, 10c ----- 75 00

Tunis Johnson Cigar Co.
Van Dam, 10c ----- 75 00
Little Van Dam, 5c ----- 37 50

Worden Grocer Co. Brands
Canadian Club ----- 37 50
Master Piece, 50 Tin ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panatella ----- 75 00
Tom Moore Cabinet ----- 95 00
Tom M. Invincible ----- 115 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 50
Starlight P-Club ----- 135 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Benedicts ----- 37 50

CONFECTIONERY

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

Mixed Candy

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

Fancy Chocolates

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

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

Lozenges, Pails

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

Hard Goods, Pails

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

Cough Drops, Bxs.

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

Package Goods

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

Specialties.

Walnut Fudge ----- 22
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints 1 30
Silver King M. Mallowes 1 60
Walnut Sundae, 24, 5c ----- 30
Neapolitan, 24, 5c ----- 30
Yankee Jack, 24, 5c ----- 30
Mich. Sugar Ca., 24, 5c ----- 30
Pal O Mine, 24, 5c ----- 30

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ----- 32

DRIED FRUITS

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

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

Citron
10 lb. box ----- 45

Currents

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

Dates

Dromadary, 36s ----- 6 75

Peaches

Evap. Choice, un ----- 22
Evap. Ex. Fancy, P. P. 27

Peal

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

Raisins.

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

California Prunes

90@100, 25 lb. boxes ----- 08 1/2
60@70, 25 lb. boxes ----- 01 11
50@60, 25 lb. boxes ----- 01 12
40@50, 25 lb. boxes ----- 01 13
30@40, 25 lb. boxes ----- 01 16
20@30, 25 lb. boxes ----- 01 26

FARINACEOUS GOODS

Beans

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

Farina

24 packages ----- 3 50
Bulk, per 100 lbs ----- 04 1/2

Hominy

Pearl, 100 lb. sacks ----- 5 00

Macaroni

Domestic, 20 lb. box 09 1/2
Armours, 2 doz., 8 oz. 1 30
Foulds 2 doz., 8 oz. 2 25
Quaker, 3 doz. ----- 3 00

Pearl Barley

Chester ----- 4 60
000 ----- 6 50
Barley Grits ----- 5 50

Peas

Scotch, lb. ----- 05 1/2
Split, lb. yellow ----- 07 1/2
Split green ----- 10

Sage

East India ----- 10

Tapleca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 40

FLAVORING EXTRACTS



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

GELATINE	
Jello-O, 3 doz	3 45
Knox's Sparkling, doz.	2 25
Knox's Acid'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 55
HORSE RADISH	
Per doz., 5 oz.	1 20
JELLY AND PRESERVES	
Pure, 30 lb. pails	3 80
Imitation, 30 lb. pails	2 10
Pure, 6 oz. Asst., doz.	1 20
Buckeye, 18 oz., doz.	2 20

JELLY GLASSES	
8 oz., per doz.	37
OLEOMARGARINE	



Kingnut, 1 lb. ----- 27 1/2
Kingnut, 2 & 5 lb. ----- 27
Van Westenbrugge Brands
Carload Distributor



Nucoa, 1 lb. ----- 28
Nucoa, 2 and 5 lb. ----- 27 1/2
Wilson & Co.'s Brands
Certified ----- 25 1/2
Nut ----- 20
Special Role ----- 25 1/2

MATCHES

Swan, 144 ----- 5 00
Diamond, 144 box ----- 6 60
Searchlight, 144 box ----- 6 60
Ohio Red Label, 144 bx ----- 5 00
Ohio Blue Tip, 144 bx ----- 6 60
Ohio Rosebud, 144 bx ----- 6 60
Ohio Blue Tip, 720-1c ----- 4 75

Safety Matches

Quaker, 5 gro. case ----- 4 25
Mince Meat
None Such, 4 doz. ----- 6 47
Quaker, 3 doz. case ----- 3 60
Libby, Kegs, wet, lb. ----- 22

MOLASSES.

Gold Brer Rabbit
No. 10, 6 cans to case ----- 5 70
No. 5, 12 cans to case ----- 5 95
No. 2 1/2, 24 cans to case ----- 6 20
No. 1 1/2, 36 cans to case ----- 5 15
Green Brer Rabbit
No. 10, 6 cans to case ----- 4 45
No. 5, 12 cans to case ----- 4 70
No. 2 1/2, 24 cans to case ----- 4 95
No. 1 1/2, 36 cans to case ----- 4 20
Aunt Dinah Brand.
No. 10, 6 cans to case ----- 3 00
No. 5, 12 cans to case ----- 3 25
No. 2 1/2, 24 cans to case ----- 3 50
No. 1 1/2, 36 cans to case ----- 3 00
New Orleans
Fancy Open Kettle ----- 74
Choice ----- 62
Fair ----- 41
Half barrels 5c extra
Molasses in Cans.
Dove, 36, 2 lb. Wh. L ----- 5 60
Dove, 24, 2 1/2 lb. Wh. L ----- 5 20
Dove, 36, 2 lb. Black ----- 4 30
Dove, 24, 2 1/2 lb. Black ----- 3 90
Dove, 6, 10 lb. Blue L ----- 4 45
Palmetto, 24, 2 1/2 lb. ----- 5 25

NUTS.

Whole
Almonds, Terregona ----- 28
Brazil, New ----- 25
Fancy mixed ----- 22
Filberts, Sicily ----- 28
Peanuts, Virginia Raw ----- 09
Peanuts, Vir. roasted ----- 10 1/2
Peanuts, Jumbo, raw ----- 11
Peanuts, Jumbo, rstd ----- 12 1/2
Pecans, 3 star ----- 24
Pecans, Jumbo ----- 40
Pecans, Mammoth ----- 50
Walnuts, California ----- 30
Salted Peanuts.
Fancy, No. 1 ----- 12
Jumbo ----- 17
Shelled.
Almonds ----- 70
Peanuts, Spanish, ----- 11
125 lb. bags ----- 32
Filberts ----- 1 10
Pecans ----- 60
Walnuts ----- 60
OLIVES.
Bulk 5 gal. keg ----- 8 00
Quart Jars, dozen ----- 6 50
Bulk, 2 gal. keg ----- 3 60
Bulk, 8 gal. keg ----- 5 25

Pint, Jars, dozen	3 50
4 oz. Jar, plain, doz.	1 30
5 1/2 oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 30
20 oz. Jar, Pl., doz.	4 25
3 oz. Jar, Stuffed, doz.	1 35
6 oz. Jar, stuffed, doz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz. -----	4 50 @ 4 75
20 oz. Jar, stuffed doz.	7 00
PARIS GREEN	
1 1/2 doz. -----	31
18 -----	29
2s and 5s -----	27
PEANUT BUTTER.	



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

PETROLEUM PRODUCTS

Perfection Kerosine ----- 12.1
Red Crown Gasoline, -----
Tank Wagon ----- 15.7
Solite Gasoline ----- 19.7
Gas Machine Gasoline ----- 37.4
V. M. & P. Naphtha ----- 21.6
Capitol Cylinder ----- 39.2
Atlantic Red Engine ----- 21.2
Winter Black ----- 12.2

**Iron Barrels.**

Light ----- 62.2
Medium ----- 64.2
Heavy ----- 66.2
Special heavy ----- 68.2
Extra heavy ----- 70.2
Transmission Oil ----- 62.3
Finol, 4 oz. cans, doz. ----- 1 50
Finol, 8 oz. cans, doz. ----- 3 25
Parowax, 100 lb. ----- 9.3
Parowax, 40, 1 lb. ----- 9.5
Parowax, 20, 1 lb. ----- 9.7



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

PICKLES

Barrel, 1600 count ----- 18 50
Half bbls., 800 count ----- 10 00
50 gallon kegs ----- 5 00

Sweet Small

30 Gallon, 3000 ----- 42 00
5 gallon, 500 ----- 8 25

Dill Pickles.

800 Size, 15 gal. ----- 11 00

PIPES.

Cob, 3 doz. in bx. 1 00 @ 1 20

PLAYING CARDS

Battle Axe, er doz. ----- 2 75
Blue Ribbon ----- 4 50
Bicycle ----- 4 75

POTASH

Babbitt's 2 doz. ----- 2 75

FRESH MEATS

Beef.
Top Steers & Heif. ----- @ 18
Good Steers & H'f ----- 15 @ 17
Med. Steers & H'f ----- 13 1/2 @ 15
Com. Steers & H'f ----- 10 @ 12 1/2
Cows.
Top ----- 14
Good ----- 12 1/2
Medium ----- 11
Common ----- 10
Veal.
Top ----- 19
Good ----- 17
Medium ----- 15
Lamb.
Spring Lamb ----- 28
Good ----- 26
Medium ----- 23
Poor ----- 17
Mutton.
Good ----- 14
Medium ----- 12
Poor ----- 10
Pork.
Light hogs ----- 16
Medium hogs ----- 16
Heavy hogs ----- 15
Loins ----- 23
Butts ----- 20
Shoulders ----- 16 1/2
Spareribs ----- 17
Neck bones ----- 06

PROVISIONS	
Barroed Pork	34 50 @ 35 00
Clear Back -----	34 50 @ 35 00
Short Cut Clear -----	34 50 @ 35 00
Dry Salt Meats	
S P Bellies -----	28 00 @ 30 00
Lard	
Pure in tierces -----	16 1/2
60 lb. tubs -----	advance 1/4
50 lb. tubs -----	advance 1/4
20 lb. pails -----	advance 1/4
10 lb. pails -----	advance 1/4
5 lb. pails -----	advance 1/4
3 lb. pails -----	advance 1/4
Compound tierces -----	13
Compound, tubs -----	13 1/2

Sausages	
Bologna -----	12 1/2
Liver -----	12
Frankfort -----	17
Pork -----	18 @ 20
Veal -----	19
Tongue, Jellied -----	18
Headcheese -----	12
Smoked Meats	
Hams, Cer., 14-16 lb.	28
Hams, Cert., 16-18 lb.	27
Ham, dried beef	
sets -----	@ 30
California Hams -----	@ 20
Picnic Boiled	
Hams -----	30 @ 32
Boiled Hams -----	38 @ 40
Minced Hams -----	14 @ 17
Bacon -----	33 @ 42

Beef	
Boneless, rump -----	13 00 @ 22 00
Rump, new -----	13 00 @ 22 00
Mince Meat	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass -----	8 00
Pig's Feet	
Cooked in Vinegar	
1/4 bbls. -----	2 15
1/2 bbls. -----	3 10
3/4 bbls. -----	8 25
1 bbl. -----	13 00

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

RICE	
Fancy Blue Rose -----	08 1/2
Fancy Head -----	10
Broken -----	06

ROLLED OATS

Steel Cut, 100 lb. sks. ----- 3 25
Silver Flake, 12 Fam. ----- 2 50
Quaker, 18 Regular ----- 1 80
Quaker, 12s Family ----- 2 25
Mothers, 12s, Illum ----- 1 50
Silver Flake, 18 Reg. ----- 1 50
Sacks, 90 lb. ----- 2 80
Sacks, 90 lb. Cotton ----- 2 90

RUSKS.

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

SALERATUS

Arm and Hammer ----- 3 75

SAL SODA

Granulated, bbs. ----- 1 80
Granulated, 60 lbs. cs ----- 1 35
Granulated, 36 2 1/2 lb. packages ----- 2 25

COD FISH

Middles ----- 15 1/2
Tablets, 1 lb. Pure ----- 13 1/2
Tablets, 1/2 lb. Pure, ----- 1 40
doz. ----- 29 1/2
Wood boxes, Pure ----- 11 1/2
Whole Cod ----- 11 1/2

Holland Herring

Mixed, Kegs ----- 1 05
Mixed, half bbls. ----- 9 50
Queen, bbls. ----- 1 15
Milkers, Kegs ----- 10 25
Milkers, half bbls. ----- 10 25
Milkers, bbls. ----- 10 25

Herring

K K K K, Norway ----- 20 00
1/4 bbl. ----- 1 40
Cut Lunch ----- 95
Boned, 10 lb. boxes ----- 20

Lake Herring

1/4 bbl., 100 lbs. ----- 6 50
Mackerel ----- 7 00
Tubs, 100 lb. fancy fat ----- 24 50
Tubs, 60 count ----- 7 00

White Fish

Med. Fancy, 100 lb. ----- 13 00

SHOE BLACKENING

1 in 1, Paste, doz. ----- 1 35
E. Z. Combination, doz. ----- 1 35
Dry-Foot, doz. ----- 2 00
Bixbye, Doz. ----- 1 35
Shinola, doz. ----- 90

STOVE POLISH.

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

SALT.

Colonial, 24, 2 lb. ----- 98
Colonial, Iodized, 24-2 ----- 2 40
Med. No. 1 Bbls. ----- 2 85

Med. No. 1, 100 lb. bg.	88
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	57
Crushed Rock for ice	
cream, 100 lb. each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
100, 3 lb. Table -----	5 75
70, 4 lb. Table -----	5 25
28, 10 lb. Table -----	5 00
28 lb. bags, Table -----	42



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

Worcester

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

SOAP

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

CLEANSERS

80 can cases, \$4.80 per case

WASHING POWDERS.

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

Med. No. 1, 100 lb. bg.	88
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	57
Crushed Rock for ice	
cream, 100 lb. each	75
Butter Salt, 280 lb. bbl.	4 24
Block, 50 lb.	40
Baker Salt, 280 lb. bbl.	4 10
100, 3 lb. Table -----	5 75
70, 4 lb. Table -----	5 25
28, 10 lb. Table -----	5 00
28 lb. bags, Table -----	42

SPICES.

Whole Spices.	
Allspice, Jamaica -----	@ 16
Cloves, Zanzibar -----	@ 40
Cassia, Canton -----	@ 25
Cassia, 5c pkg., doz. -----	@ 40
Ginger, African -----	@ 15
Ginger, Cochin -----	@ 30
Mace, Penang -----	1 10
Mixed, No. 1 -----	@ 22
Mixed, 5c pkgs., doz. -----	@ 45
Nutmegs, 70 @ 90 -----	@ 72
Nutmegs, 105-110 -----	@ 70
Pepper, Black -----	@ 45

Pure Ground in Bulk

Allspice, Jamaica -----	@ 18
Cloves, Zanzibar -----	@ 46
Cassia, Canton -----	@ 26
Ginger, Corkin -----	@ 38
Mustard -----	@ 32
Mace, Penang -----	1 30
Pepper, Black -----	@ 46
Nutmegs -----	@ 75
Pepper, White -----	@ 58
Pepper, Cayenne -----	@ 32
Paprika, Spanish -----	@ 42

Seasoning

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

STARCH**Corn**

Kingsford, 40 lbs. ----- 11 1/4
Powdered, bags ----- 4 00
Argo, 48, 1 lb. pkgs. ----- 4 05
Cream, 48-1 ----- 4 80
Quaker, 40-1 ----- 7 1/2

Gloss

Argo, 48, 1 lb. pkgs. ----- 4 05
Argo, 12, 3 lb. pkgs. ----- 2 98
Argo, 8, 5 lb. pkgs. ----- 3 35
Silver Gloss, 48 ls ----- 11 1/4
Elastic, 64 pkgs. ----- 5 35
Tiger, 48-1 ----- 3 50
Tiger, 50 lbs. ----- 06

CORN SYRUP.**Corn**

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

Imt. Maple Flavor.

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

Maple.

Green Label Karo, -----
Green Label Karo ----- 5 19

Maple and Cane

Mayflower, per gal. ----- 1 55

**PRIDE OF KARUCK SYRUP**

1 Case,

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Charlotte, Jan. 2—I note the effort you are making to induce the Grand Rapids Herald to cease advertising the Steber Machine Co. in its columns. I want to advise you that a woman in this town paid \$65 spot cash for a Steber knitting machine last June from the Steber Machine Co., Utica, N. Y., paying for it money she earned working in a factory. This woman was influenced to purchase by what proved to be absolute misrepresentations of this company in the circulars they sent her through the mails. These big folders in black and red type that Steber sends out are positively misleading as to the truth. They say "Be financially independent." "Sign your declaration of independence." They state that \$8 a day can be made knitting men's socks. They state that a pair of men's socks can be knitted in 20 minutes, then again a pair of socks in 10 minutes, which cannot be done.

They "build up a bank account." Then they picture a big steamship at sea and print this "Take a vacation." They picture a beautiful home and with it print "Own a home of your own." Then they show a picture of a college and print "Go to college." Then they show an automobile and print by it "Buy a car." Then under it all they print in big red type "Steber guarantees your income." All of this influences the honest-hearted and believing buyer. Their whole line of literature is positively misleading and not true.

The woman referred to believed the Steber circulars and large red and black folders and purchased in good faith. For weeks she tried to learn to knit. She was led to believe that anyone could learn to knit and make big money selling the socks to the Steber Co. She kept trying but could not, and at last became aware that she was a victim of a well-calculated system, so she returned the machine and the yarn they furnished to them, asking that they return to her the \$65, she paid, but she has never heard from them since. She returned the machine by prepaid insured mail. F. E. V.

This is a typical case of a knitting machine victim, and the above statement is essentially a fair one. The advertising matter of the Steber Machine Co. is seductive and deceptive without perhaps making a definitely false statement. It says an expert can knit a pair of stockings in ten minutes; also that one enthusiastic worker makes such a claim. A fair inference from the circular is that the average worker can make a pair of socks in twenty minutes, and by working ten hours a day can make \$5 a day. A testimonial letter is published in which the writer claims to have made \$8 from one day's work. In some of the advertising matter the price of the work is raised from \$2 per dozen to \$2.25 on the plea that they are in need of more socks. As a matter of fact the object is to sell more knitting machines, and the representation that money can be earned at home is the "sucker bait." We have corresponded with the proprietor nearly two months in a vain attempt to induce him to return the purchase price of the machine to the woman in question—he now has both the money and the machine. Mr. Steber, by the way, is no longer connected with the knitting machine project—he has organized a similar scheme in connection with the sale of looms for the weaving of carpets and rugs. The Steber Machine Co. lays

stress in its advertising matter on a "triple guarantee:"

1. The machine.
2. The profits.
3. Satisfaction.

But none of the three guarantees provides for refunding the purchase price when the purchaser is unable to knit with the machine. It is the purpose of all the talk about guarantees to lead the prospective customer to believe that she was taking no risk in buying the machine. In the case of this woman the "triple guarantee" amounts to nothing, and many other women have found themselves in the predicament of having parted with from \$60 to \$75 for a machine which is useless to them. We do not hesitate to say that these knitting machine work-at-home schemes are among the biggest humbugs that have been advertised in the public press in recent years. An increasing number of the respectable publications refuse the advertising, including one of the prominent Detroit dailies. No publication accepting such advertising has claim to respectability unless it be through lack of information of the character of the scheme behind it to take advantage of deceiving women in poor financial circumstances.

Alpena, Jan. 4—An agent claiming to represent the Chicago Portrait Co. came into my house without the permission of my wife. He took some pictures off the table without permission and asked my wife if she wanted them enlarged. She told him she did not care to have them enlarged. He urged her strongly to do so, but she refused to give him permission. Then he told her he would get them enlarged and she need not take them when they came unless she wanted to. My wife still refused. He said he did the work himself and was going to do it for his own use, and asked my wife to sign a piece of paper. My wife refused to do so; then he said that she would be under no obligation whatever if she signed it. He told her in stern tones to sign this paper here, which she did. To-day another man came and tried to force us to pay him \$6.95 for a picture. We did not pay it because we have not intentionally ordered any picture. We are ready to pay our honest debts. It appears to me that the agent entered my house without permission and stole a picture from our table; he also forced my wife to sign a contract, also that some of your agents have a stolen picture in their possession. E. H. H.

The above letter of a subscriber to the Chicago Portrait Co. requires little explanation. It illustrates clearly the methods of agents for portrait concerns generally and the Chicago Portrait Co. in particular, to secure orders. The "lucky envelope" scheme so often employed for deceptive purposes by agents of this concern did not appear in this transaction. The only response the subscriber received to his letter was a demand for settlement from a collection agency at the same address as the Chicago Portrait Co. and, of course, the collection agency name is used for the purpose of frightening the subscriber into paying for the picture.

The Treasury Department warns of the circulation of two new counterfeit bills, a \$10 United States note of the series of 1901 and \$100 Federal Reserve note on the Federal Reserve Bank of New York. Notice of a simi-

lar counterfeit \$10 note was issued only a short time ago, and this reproduction differs only from the previous description in that it is printed on one piece of paper on which ink lines have been traced in imitation of the silk fiber.

The counterfeit \$100 Reserve note is a well executed production from lithographic plates on two pieces of paper between which threads have been distributed to resemble the silk fiber. The counterfeit, however, should be readily detected.

Ten dollar United States note, Series 1901 (buffalo head) small portraits of Lewis and Clark; check letter "C," H. V. Spellman, Register of the Treasury; Frank White, Treasurer of the United States; face plate No. 156, back plate number indistinct.

Twenty dollar Federal Reserve note on the Federal Reserve Bank of Cleveland, Ohio, Series 1914, check letter "H" face plate No. 1167, back plate number not discernible; A. W. Mellon, Secretary of the Treasury; Frank White, Treasurer of the United States; portrait of Cleveland.

Washington, D. C., Dec. 31—The Post Office Department has issued an order against the Manhattan Music Co., 1367 Broadway, New York City, and A. Rossi, the manager and its officers and agents as such on the allegation that they are engaged in conducting a scheme for obtaining money through the mails by false and fraudulent pretenses.

This is one of a series of concerns that have had the mails closed to their enterprises and among those who have been criminally prosecuted. The scheme is old and has been the subject

of frequent fraud orders.

Fraudulent schemes spring up faster than the Post Office Department can squelch them. The fact that the fraud has to be committed and legal evidence secured before the department can take any action gives the faker a good start with his nefarious scheme. The Tradesman hits a fraud as soon as it shows its head. On this account we are usually several months ahead of the Post Office Department.

Benton Harbor, Dec. 30—Is the North American Accident Insurance Company of Chicago, also of 198 Market street, Newark, N. J., reliable to insure with? H. G. W.

The numerous enquiries on the subject makes it necessary to explain once more about the "limited" policies issued by the North American Accident Insurance Co. The Tradesman has had complaints for ten years past, from policy holders in this company who when making application for compensation on account of an accident or illness found that the policy did not cover the case. Only an expert in insurance matters can interpret just what the limitations of the policy do mean, and few would take out such a policy if rightly understood. The limited policies are sold for so small an amount that many people jump at them as a great bargain, and discover their delusion only when an accident happens or they suffer from a serious illness. This is the class of policies that are used as "sucker bait" by some publishers to secure subscriptions.

Ypsilanti, Jan. 5—Last school year,

CHILDREN'S HOSIERY

Before you buy, wait for our salesman to show you the most complete line of children's half and three-quarters hose we have ever carried. It will pay you to invest in these brands.

CUTIES—BUSTER BROWN—BEAR BRAND

COMPLETE STOCKS AT ALL TIMES

HERE ARE SOME LEADERS

- No. 72—Infants Half Hose, Tan, Peach, Beige, Gray, Champ, Copen, with Fancy Top—"Cutie", 1 Pair each color to 1/2 dozen box, sizes 4 1/2 to 7 ----- \$2.15 Doz.
- No. 8—Bearnee—Child's Mercerized 3/4 Hose, drop stitch, fancy top, Champ, Sunset, Gray, 1/2 doz. to box, "Bear Brand" ----- \$4.10 Doz.
- No. 238D—Child's 3/4 Hose, Fancy Top, Pineapple stitch, Champ, Peach, "Buster Brown", 1/2 doz. to box, Sizes 6 to 10 ----- \$4.12 1/2 Doz.

MAIL YOUR ORDERS NOW!

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

while my daughter was in the training class, a book agent, P. G. Dorwin by name, visited the school, and secured the signatures of nearly all the students of the training class to contracts for the Perpetual Encyclopedia Corporation's books, or encyclopedias. He secured most of the signatures by asking them to sign their name and address, so he might send them some literature about the books. He showed all the contracts (for such they proved to be) to my daughter (aged 18) and said all the others had ordered the books, and it was only a small payment down each month after she had secured a school as teacher, and she finally signed the contract the same as the others. In a short time they were all notified of their orders and my daughter wrote them to cancel her order, as she did not want the books. They refused and sent the books to each of the students. The agent secured the name and address of a teacher in school and sent her a set of books. She never signed a contract, but only a blank piece of paper. She also returned the books. Nearly all of the students either returned them or refused to accept them from the post office. My daughter's books were sent to our home, and she returned them and paid the postage and insurance on books. They wrote they had received the books, and would hold them at her risk. They have written several times since in regard to the payments. The first payment was to start in October, after she received her first month's pay. To-day she received a letter from the Merchants Credit Reporting Association, in Chicago, saying that she has been "blacklisted" by the Perpetual Encyclopedia Corporation for attempting to repudiate this contract. Will you advise us whether they can collect for the books, and what she should do about them? We wouldn't object to paying for them if they had not used underhand methods in securing the orders. They have never sent any of them back so she hasn't any of the books. Can they make trouble for her about them under these circumstances? Also can they hold us (her parents) liable for same? P. J. B.

The above is a fair sample of the educational subscription book business. If there is any line of work that is more deserving of severe rebuke than taking advantage of young girls in this way, we do not know what it is. The parents of every young girl taken advantage of in this way should write a letter of protest and complaint to the Federal Trade Commission, Washington, D. C.

Permanence.

There is nothing new about the claim of quality, but as it is sought after by all buyers, its emphasis in connection with your merchandise cannot be made too often. Most retailers, however, find it difficult to continually present the quality idea in new phraseology. To these dealers the following conceptions will be of value.

Every time a retailer can couple up some familiar object with one of his arguments as to why people should trade at his store he is using one of the most effective forms of advertising. If your store is one that makes a strong claim to continuous quality, an original window display can be made by utilizing two pictures of U. S. presidents. These pictures should be hung in your window so that they completely fill the surface, leaving only room for a sign similar to:

From Cleveland to Coolidge—our quality has remained at the highest standard.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 30.—In the matter of Mary J. Watson, doing business as Watson Fuel & Supply Co., the trustee's second report and account has been approved and an order made for the payment of expenses of administration to date.

Dec. 31. On this day was held the first meeting of creditors in the matter of Simon De Witt, Bankrupt No. 2823. The bankrupt was present in person and by attorneys, Lokker & Den Herder. Creditors were present in person and by Corwin & Norcross and G. R. Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined, with a reporter taking the testimony. H. L. Boggs was elected trustee and his bond placed by the referee at \$200. The first meeting then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Sidney Keller, Bankrupt No. 2819. The bankrupt was not present in person, but represented by Wykes & Sherk, attorneys for the bankrupt. The meeting was adjourned to Jan. 5.

On this day was held the first meeting of creditors in the matter of Fred A. Van Campen, Bankrupt No. 2664. There being no appearances save the attorney for the bankrupt, and an adjournment being requested, the meeting was adjourned until Jan. 2.

On this day was held the first meeting of creditors in the matter of Elizabeth Van Campen, Bankrupt No. 2665. The bankrupt was present in person and by Frank J. Powers, attorneys for the bankrupt. One creditor was present in person. No claims were proved and allowed. 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.

In the matter of Fred H. Kinney, Bankrupt No. 2618, the trustee has filed his final report and account and a final meeting of creditors has been called for Jan. 14. The trustee's final report and account will be considered and administration expenses ordered paid and a first and final dividend paid to general creditors.

In the matter of W. B. Kitchen, Bankrupt No. 2617, the trustee has filed his final report and account and a final meeting has been called for Jan. 14. The trustee's final report and account will be considered, administration expenses ordered paid and a first and final dividend to creditors ordered paid.

Dec. 31. We have to-day received the schedules, order of reference and adjudication in the matter of George William Thompson, Bankrupt No. 2830. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the village of East Grand Rapids, and his occupation is that of a plumber. The schedules show assets of \$396, of which \$250 is claimed as exempt, with liabilities of \$3,991.32. 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 is as follows:

Township of Grand Rapids	\$ 46.69
Village of East Grand Rapids	33.64
A. A. Aniba, Grand Rapids	4.00
Bylsam & Teunis, Grand Rapids	160.93
George T. Bemis, Grand Rapids	36.88
Becker Auto Co., Grand Rapids	36.48
Burtenshaw Meat Market, Grand Rapids	7.22
H. T. Baldwin, Grand Rapids	1.70
A. J. Brown Seed Co., Grand Rapids	5.05
Bond Welding Co., Grand Rapids	12.85
Consumers Ice Co., Grand Rapids	15.49
Collins Northern Ice Co., Grand Rapids	3.60
Ell Cross, Grand Rapids	2.50
Joe Donahue, Grand Rapids	9.75
Dr. E. J. Chamberlain, Grand Rapids	6.00
Dennison Co., Grand Rapids	15.50
Daane & Witters, Grand Rapids	25.74
J. Ely & Son, Grand Rapids	86.75
Florsheim Shoe Co., Grand Rapids	10.35
Elston Packing Co., Grand Rapids	18.00
O. B. Frye, Grand Rapids	5.00
East G. R. Creamery, Grand Rapids	46.42
Foster, Stevens & Co., Grand Rapids	36.50
C. W. Firlik, Grand Rapids	3.50
G. R. Varnish Corp., Grand Rapids	34.50
G. R. Lumber Co., Grand Rapids	15.83
G. R. Storage Co., Grand Rapids	2.50
G. R. Electric Co., Grand Rapids	166.75
Golden & Boter, Grand Rapids	5.90
Dr. J. D. Hastie, Grand Rapids	14.00
Hoelzley Market, Grand Rapids	11.10
W. C. Hopson Co., Grand Rapids	28.60
Houseman & Jones, Grand Rapids	26.30
J. C. Herkner Co., Grand Rapids	21.90
Dr. Paul Miller, Grand Rapids	35.00
Dr. A. B. Thompson, Grand Rapids	25.00
W. B. Jarvis Co., Grand Rapids	68.87
H. J. Hartman Fdry. Co., Grand Rapids	15.68
Humphrey Co., Kalamazoo	287.59
Hempelheimer Co., Grand Rapids	450.00
Jacobs Linen Store, Grand Rapids	24.25
Knickerbocker Press, Grand Rapids	53.50
J. Kos & Co., Grand Rapids	63.45
Kennedy-Morris Ames Co., Grand Rapids	34.76
A. B. Knowlson Co., Grand Rapids	519.99
P. D. Mohrhardt, Grand Rapids	152.77
Dr. V. M. Moore, Grand Rapids	7.00
T. J. Morgan, Grand Rapids	16.49
Meyer Transfer Co., Grand Rapids	85.15
Martin Otto, Hudsonville	103.87

Naylor Furn. Co., Grand Rapids	101.75
Peter Passink, Grand Rapids	47.00
Ponce De Leon Water Co., Grand Rapids	10.20
R. L. Polk & Co., Detroit	20.00
Porter Shop, Grand Rapids	32.50
John Ringold, Grand Rapids	23.00
Rempis & Gallmeyer Co., Grand Rapids	9.00
Rundel Spence Mfg. Co., Milwaukee	56.00
Reeds Lake Garage, Grand Rapids	85.65
Dr. W. A. Stander, Grand Rapids	19.00
Henry Smith, Grand Rapids	2.00
Paul Sketee & Sons, Grand Rapids	87.44
Scott Lugers Lbr. Co., Holland	27.07
Superior Service Garage, Grand Rapids	57.53
Travis Lumber Co., Grand Rapids	63.88
John Van Dyke, Grand Rapids	12.60
Vandenbosch & McVoy, Grand Rapids	46.37
Walk Over Boot Shop, Grand Rapids	31.00
Wurzberg Dry Goods Co., Grand Rapids	24.90
Dr. W. H. Wismer, Grand Rapids	2.00
Maryland Casualty Co., Grand Rapids	177.55
A May & Son, Grand Rapids	90.00
Oakdale Fuel Co., Grand Rapids	15.50
East G. R. Fuel Co., Grand Rapids	27.00
Warren Drug Store, Grand Rapids	10.00

Dec. 31. On this day was held the first meeting of creditors in the matter of Elizabeth B. VanCampen, Bankrupt No. 2665. The bankrupt was present in person and by attorney, Frank J. Powers. One creditor was present in person. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined by the referee, without a reporter. The first meeting then adjourned without date and the matter will be closed and returned to the district court in due course.

On this day also was held the first meeting of creditors in the matter of Alton Wenzel, Bankrupt No. 2822. The bankrupt was present in person and by attorney, R. G. Goebel. Creditors were present by Corwin & Norcross; Jackson, Fitzgerald & Dalm and M. J. Schaberg. Claims were proved and allowed. The bankrupt was sworn and examined, with a reporter taking the testimony. M. N. Kennedy, of Kalamazoo, was elected trustee and his bond placed by the referee at \$2,000. The offer of J. R. Holden & Co., of \$4,355 for all of the stock in trade, fixtures and lease was considered by the creditors and accepted and an order was made allowing and confirming such sale. The first meeting then adjourned without date.

In the matter of Arnold J. Slenk, doing business as Framont Fuel & Ice Co., Bankrupt No. 2352, the final dividend has been computed and ordered paid at the sum of 25% per cent. A first dividend of 10 per cent. was paid some time ago.

Jan. 5. On this day was held the adjourned first meeting of creditors in the matter of Sidney Keller, Bankrupt No. 2819. The bankrupt was not present or represented. One creditor was present. The meeting was further adjourned to Jan. 12, to allow the appearance of the bankrupt. The bankrupt was reported to be ill at his home and the doctor attending him declined to allow him to go from his home for any cause.

In the matter of Albert R. Stevens, Bankrupt No. 2218, the funds for the first meeting have been received and such meeting has been called for Jan. 18.

Using Denominations of Money.

One of the most staple ideas of trade attraction is commonly overlooked by many retailers. It is the selection from stock of group articles selling at an identical price and displaying them in a one price window. For instance, a "Dollar Window"—"25 cent Window"—"Five Dollar Window." Always include in the window a sign reading: Any Article in This Window For Five Dollars

A further pleasing effect can be attained by attaching to the window glass several pieces of money of an equal denomination of articles price. Use rubber cement and then it will be easy to detach the money from glass when you are through.

Mortified Already.

A man in a helplessly inebriated condition was picked up on a city street recently. It was at the time of a wood alcohol scare and he was rushed at once to a hospital. A young interne who watched them unloading him from the ambulance suddenly became much excited and dashed away after the house physician. "My God, doctor," he cried, "that man is dying. Look, he's black in the face!" "Of course he is, you infernal fool," said the doctor, "he's a negro!"

Business Wants Department

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

Manager Wanted—For men's clothing and general merchandise store in town of 9,000, thirty miles from Grand Rapids. Must be a "Go Getter", experienced in operating small town store, know merchandise, how to display and how to sell it. Good pay, steady employment, chance for interest in business. Position open now. James H. Fox, Grand Rapids, Mich. 126

For Sale—Stock of dry goods, ready-to-wear, shoes, and fixtures. Located in the heart of Michigan fruit belt. Good location and doing good business. A good town to locate in. Reason for selling, other interests. A real bargain if taken soon. G. L. Runner, Shelby, Mich. 127

SALESMAN WANTED—To represent well-known Clare line hosiery and knit wear for Southern Michigan. Must be experienced. References required. CLARE KNITTING MILLS, Saginaw, Mich. 128

For Sale—Lunch and pool room. Will sell stock and fixtures, and rent building. Address No. 125, c/o Michigan Tradesman. 125

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

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

CASH For Your Merchandise!

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

GEALE & CO.

8 Ionia Ave., S. W.
GRAND RAPIDS, MICHIGAN
Phone Auto. 51518

MILLWRIGHTS & STEAM ENGINEERS.

All kinds of machinery set and installed. Steam engines indicated. Valves set, Air compressors and spraying systems installed.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

Michigan Employment Institution for the Blind

SAGINAW W. S. MICHIGAN

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

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

Henry Smith Floral Co., Inc.

52 Monroe Ave.
GRAND RAPIDS, MICHIGAN
PHONES: Citizens 65173, Bell Main 173

Interesting Meeting of Hotel Men at Detroit.

(Continued from page 25)

such fine hotels as they should be. You have one of the finest men in the world as your competitor—Mr. Pantlind. Play the game with him. When there's talk of a new hotel, find out who is the man talking. When it comes dinner or lunch time, ask him to have lunch with you and tell him about the large amount of money there isn't in the hotel business."

Well, Mr. Pantlind was ready to play the game, but Mr. Wrisley was, in plain language, a darn fool. When he was interviewed by the papers, he had never made so much money in his life before (which wasn't true) and he began to cook up the scheme of a good hotel. They needed one then, but I think you'll all agree that now Grand Rapids has all it needs in the way of hotels. It wasn't so long before Mr. Wrisley went broke on his proposition.

To-day you are not competing with the hotels in your town; you are competing with the hotels in your district of good roads and automobiles. If your clerk neglects a guest, he can take his automobile and go to the hotel in the next town—and he will.

The first thing to do is to survey your town for this hotel proposition. Find out what you have in the town. If I were thinking of building a hotel, I should want to know what kind of farmers were in the outlying districts—whether their houses were painted and their farms in good condition. This is as important as the people of the town itself.

A few years ago, a thousand-room Y. M. C. A. hotel was built in Chicago. Hundreds of men live right there, but their letters are written on the stationery of the loop hotels. The merchants were asked to subscribe to the proposition and, of course, they did. Yes, they said they thought it would be a fine thing for the young men to be able to live reasonably rather than at a high-priced hotel. Suppose you suggested to them what a fine thing it would be for them to enable these same young men to buy cheaper neckties. Would they like it? But why shouldn't the young man who needs a cheaper room need cheaper neckties? Suppose I went to Mr. Armour, and said, "Mr. Armour, won't you subscribe to a proposition to sell meat to people at cost?" Would he be delighted to subscribe, then? No, these merchants' corns would be heavily trodden on—but the hotel man is meeting that proposition all the time.

Speaking of country hotels, the Rotary Club and the Lions Club and the Kiwanis Club are always trying to find some good-natured church where the ladies will work themselves to death to give you for 75 cents a dinner for which the hotel would have to charge you a dollar.

Any proposition which does not make money for the community is a detriment to that community, and the same applies to the hotel. If the men of your town would properly estimate and analyze the proposition to build a new hotel, they would not be so anxious to build one.

I have here a circular issued by the Building Managers' Association of Chicago, from which I will read to you:

Whereas—The Building Managers' Association of Chicago is an organization having as its underlying purpose the proper and constructive development of the office building industry, not only locally but throughout the country, and

Whereas—Investments in real estate securities based upon conservative land valuations and upon improvements built wisely and intelligently operated are and will always be a safe and good investment; but when founded on excessive land appraisals, poorly conceived improvements and speculative management, cannot but lead to disaster for the investor; and

Whereas—Various economic circumstances and conditions have led many persons to believe that large profits may be had through the improvement of real estate both for housing and for commercial purposes, and have therefore resulted in a large and growing number of purely promotional enterprises neither well conceived nor soundly based, and have further resulted in the public regarding with renewed interest investment in real estate securities; and

Whereas—The operations now being carried on over the country by untrained building promoters and the sale of real estate bonds on these properties to the investing public by financing houses not properly trained in judging the merits of the development or the physical value of the property, and

Whereas—This Association has had most forcibly brought to its attention the fact that throughout the country speculative builders are erecting buildings which are not well conceived and for which there is in many cases no economic need; that these developments as well as the purchase of existing buildings for speculation and not for investment are being financed by the issuing of mortgage bonds on the fee, a leasehold interest, or in some instances on an estimated revenue of the property; and that in many cases the appraisals of the properties made for the purpose of the financing are excessive, unwarranted and without foundation of fact; that figures of gross and net income are being compiled and used which in the experience of trained men of our profession cannot be realized; Now Be It Therefore

Resolved—By the Board of Directors of the Building Managers' Association of Chicago, that such practice of excessive development and of speculative financing demands the most vigorous condemnation by all persons and organizations whose duty it is to promote real property welfare, and further that the investing public should be warned to scrutinize all statements and prospectuses in connection with real estate mortgage bonds for the following essential points, disregard of which may result in loss to the investor:

1. The standing and experience of the appraiser of the land.
2. The date and exact language of the appraisal.
3. Whether the property is owned for investment or for speculation and the standing and experience of the management.

4. Whether the paper offered is secured by fee title to the land, by leasehold interest, or in what manner.

5. Analysis of the development as to its location and surroundings and in case of new development as to the economic need therefor.

6. A statement by a trained, experienced and named operator as to the accuracy of the figures on income and operating expense; And Be It Further

Resolved—That the Building Managers' Association of Chicago offer the services of a Committee to be appointed by its President and Board of Directors on behalf of the Owner, the Investor and the Organizations issuing mortgage bonds or mortgage securities in appraising lands, leaseholds and buildings against which bonds and mortgages are to be issued, and so to advise whether in their opinion the class of building to be erected will be a proper building against which bonds or mortgages should be issued and sold to the public.

I got a letter from Little Rock, Arkansas, in November, regarding a new hotel proposition there. Regarding the operation of a three hundred-room hotel; they figure on a yearly income of \$216,000 from two hundred rooms, with a yearly operating cost of \$57,000, which would leave them a nice profit of \$52,500.

I was down in Danville, Illinois, a few months ago. They have a beautiful new hotel there, and the other hotels have added new rooms. A man eighty years old has been induced to build himself a monument in the shape of a hotel; which would be fine if he left it closed, like a monument, but he won't.

We should have co-operation. The American Hotel Association should analyze every city before a new hotel is built. If the town needs a hotel, let them build it. If not, don't let them put up the hotel.

The temptation to have new hotels, regardless, is coming. The boom has begun. The promoter will ask "Has this community enough money to subscribe a certain amount of stock?" not "Does this town need a new hotel?"

A certain contractor heard another man speak of a copy of the Hotel World which lay on a table. "Oh, that black-mail sheet!" he said, and all because the World is not in favor of building new hotels where they are not needed.

The Michigan Hotel Association should—and I believe have instructed the Secretary to—get up some sort of circular or bulletin to every Rotary Club, Chamber of Commerce, etc., containing a sane, sensible article in a business-like way, and say "Before you start any new hotel proposition in your community, find out how much money has been made in the hotel business property in your community in the last fifteen years, and how much the operating cost has been in the last ten or fifteen years."

Marion, Ohio, has a new hotel, after trying three times to raise the money. Finally, after wiring all over the country to find from the Chambers of Commerce if their new hotel was profitable, they succeeded in financing the proposition. Now you know that no Chamber of Commerce would say that their new hotel was unprofitable! What kind of information is that on which to base the building of another hotel?

The trouble is that the average hotel man is a lessee. He has none of the property outside of the furniture. He does his buying in the larger cities.

All of you are interested in the hotel in the next town. Therefore, you should co-operate in this hotel-building proposition. You can't stop it after it has started. Therefore, don't let them start. It doesn't take much to start a forest fire, but you can't stop it so easily!

You want some new hotels, no doubt; but you can improve some old hotels first, so the new ones won't be needed. The hotel that is not needed sooner or later will be badly operated. It affects each and every one of you. And a hotel building can be used for nothing else on earth.

Don't let the American hotel business be ruined by over-hotel-building.

If the Michigan Association takes this action, it will be the first concerted action of its kind in the country. Then take it up with Mr. Green, of the A. H. A., and you will get something started.

The entertainment consisted of a dinner at the Hotel Tuller on Monday evening, followed by a theater party. On Tuesday the Hotel Statler gave a most wonderful luncheon, and the convention closed in a blaze of

glory with a banquet and ball in the crystal ball room of the Book-Cadillac.

All hotel accommodations were absolutely free to every member of the Association. Naturally the major portion of the attendance went to the Book-Cadillac, where they were personally looked after by Manager W. J. Chittenden.

Mr. Roy Carruthers, the President of the hotel corporation was absent, but he had issued orders that the members of the Michigan Hotel Association were to have anything they wanted, and his orders were strictly carried out by Mr. Chittenden and his assistants, Messrs. Griffin, Linck, Carr and others.

President Anderson is to be congratulated on his arrangement of the program and his handling of same and he won the admiration of everyone present.

Now, let's get back to work.

Frank S. Verbeck.

Big Condensed Milk Merger Forming.

Representatives of about a dozen of the lesser known, but by no means smaller, condensed milk factories of the country met in this city a few days ago and, after two days of discussion as to details, reached a basis for a merger of their companies and plants into one of the largest condensing establishments in the country.

The prime mover in the merger is the Western Reserve Condensed Milk Co., of Cleveland, whose officials have been working on preliminaries with well known trade factors for several weeks, and at a conference here about a week ago the final agreement was arrived at and signatures appended. Until certain details have been legally adjusted, however, none of the leaders will make formal announcement of the plans.

It is known, however, that it will be known as the United Milk Products Company and that a Delaware charter has already been secured, based on capitalization of 250,000 shares of 7 per cent. preferred stock, par \$100 callable at \$110, and a similar issue of 250,000 shares of no par-value common stock. There will be little if any new capital invited to participate, the companies involved taking new stock for their present valuation agreed upon as the basis of the merger.

The plants involved are located in New York State, Ohio, Illinois, Wisconsin and Oregon, most of them being equipped now for making bulk milk for the baking and other manufacturing trades, though also owning certain domestic brands. The combined output will make it probably the largest single producer in the country and plans are said to be in mind for still further expanding the plants through the exercise of options already secured on other factories in various parts of the country. Cleveland parties are handling not only the negotiations, but financing as well.

Hen Rides Five Miles on Auto.

Plymouth, Mass., Jan. 1—Geo. Wall, of this town, recently backed his machine out of his garage and drove along the road until he came to a filling station, where he asked the attendant to fill up his tank. The latter presently called Mr. Wall to see his unknown passenger, who had hung on the rear of the car for nearly five miles. Mr. Wall answered the summons and found one of his hens roosting on the bumper, apparently delighted with her first trip by automobile.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 5—G. R. Clark (Worden Grocer Co.) who was knocked down by an automobile in the street in front of his residence about a month ago and sustained a fractured skull, has met with a miraculous recovery and will be removed from the hospital to his home this week. Up to a week ago his life hung in the balance, when he suddenly showed signs of complete and rapid recovery.

Traveling men from other markets will avoid Grand Rapids so far as possible for the next ten days, owing to the congestion in the local hotels as the result of the furniture season.

Herman W. Veneklasen who has managed the bond department of the Grand Rapids Trust Co. for several years, has resigned to take the local representation of Livingstone & Co., stock and bond dealers at Detroit.

The beginning of the year is the time to make new customers. Any salesman traveling in a territory and just making the customers that he has been selling for years will find that he is making a big mistake. Do not be contented in selling only to the old customers, because of this fact, that deaths, failures, loss of health, etc., causes a great many changes among your customers; and if you are not continually looking for new trade, you will find in the course of a few years that the changes have been so great among your old customers that your volume of sales will decrease. On the other hand, if you will follow up and work and hunt for new customers your volume will not only keep up, but will increase. You cannot afford to not call on any new merchant who opens up a store in any of the towns that you make. Get right after these fellows. They might in the course of years make the best customers that you ever had in that town, and now is the time to do it while your brands are strong in that town. It is an easy matter to sell to new customers when your brands are well known in the vicinity.

The Luce Furniture Shops

Offered in
UNITS OF
10 Shares of
Preferred to Yield
7.10%
and
5 Shares of
Common to Yield 10%

(at anticipated dividend)
or in smaller units of the
same ratio.

Among the largest manufacturers of furniture in the United States.

Total floor space, more than 11 acres.

Product distributed by some of the largest stores in the United States, Mexico, Cuba and Honolulu.

Write or call for detailed circular.

Statistics and information contained herein while not guaranteed are obtained from sources we believe reliable.

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