

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Forty-third Year

GRAND RAPIDS, WEDNESDAY, JANUARY 20, 1926

Number 2209

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My Symphony



TO LIVE content with small means, to seek elegance rather than luxury, and refinement rather than fashion, to be worthy, not respectable and wealthy, not rich, to study hard, think quietly, talk gently, act frankly, to listen to stars and birds, to babes and sages, with open heart, to bear all cheerfully, do all bravely, await occasions, hurry never, in a word to let the spiritual, unbidden and unconscious, grow up through the common, this is to be my symphony.

William Henry Channing



Add to Your Winter Profits

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

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

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

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

Standard Oil Company
[Indiana]

MICHIGAN TRADESMAN

Forty-third Year

GRAND RAPIDS, WEDNESDAY, JANUARY 20, 1926

Number 2209

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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Entered Sept. 23, 1883, at the Postoffice
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under Act of March 3, 1879.

TO SETTLE COAL STRIKE.

The daily papers are very busy now—days undertaking to find ways to settle the coal strike.

The Tradesman could effectually settle the strike in an hour by the adoption of a very simple expedient—free the union slaves from the domination of the union. They would then voluntarily return to work and there would never be any further controversy between employer and employe, because employers of labor invariably deal very generously with non-union men as soon as they become free agents and refuse to bow their necks to the union yoke.

We have an outstanding example of this condition in the strike of furniture hand carvers in this city about forty years ago. Hand carvers always receive large wages and are paid all they can earn. A chap with an itching palm for ill gotten gains persuaded the carvers to join a union—pocketing a \$5 fee in the case of each applicant. He then induced the officers of the union to call a strike on some silly pretext. Instead of meeting the demands of the poor dupes who had been misled by the unscrupulous organizer, the manufacturers automatically discontinued the production of furniture bearing carving—and the carvers moved out of town after a long period of deprivation and suffering. The manufacturers threw all their energy into the perfection of a carving machine and inside of a year had a machine which would do the work of a dozen men at one operation.

As it requires one man to prepare the patterns and one man to attend the machine, the carvers gladly relinquished the union which had precipitated their downfall and gradually sifted back to the city in greatly decreased numbers. There are now many hundred carvers employed at this market, but the man who mentions "union" to the son or grandson of a carver of forty years ago immediately finds himself the center of a belligerent atmosphere.

Another dry menace from America is threatening Great Britain. An eminent medical officer has started a crusade against the insidious growth of steam heating which Americans are forcing on the British. According to this medical authority, steam heat puts clerks and stenographers to sleep in midday. In order to enable these employes to maintain a working atmosphere it has become necessary to serve tea twice a day instead of only at 4 o'clock as heretofore. The medical man warns Londoners that if they allow their miniature coal fires and shilling-in-the-slot gas stoves to be replaced by American steam heaters, which actually heat all the house, the public health will suffer greatly. The contrary Scotch, however, take the other side. A leading official of Dundee vehemently declares that the citizens of that town who have introduced American steam heaters in their houses never have enjoyed better health, and on Sunday invite all their relatives and friends to visit them and enjoy the luxury of a hot bath, whether they need it or not which seems to indicate that the Scotch are more favorable to a weekly bath than the Londoners.

The passing of the word "primogeniture" from the English law is a sign of the times, for the principle itself had passed out of English custom. The propertied governing aristocracy was based upon this principle, and there are few who would say that it did not work efficiently from a political point of view. The law was founded upon custom. The custom changed. Men began making wills leaving the bulk of their estates to others than eldest sons. The wills, being legalized, the principle obtained only in cases where no wills existed. It finally became apparent that the custom no longer had binding force, and the law, having lagged along behind custom for a period in due keeping with traditionalism, now conforms. This is the Anglo-Saxon way, though exceptions to it are legion, especially in America. But we must come back, once in a while, to first principles. Calvin Coolidge did so when he declared, some years ago, "We do not make laws; we do but discover them."

Further steps in the organization of the House of Representatives bode ill for any attempt the Senate may make to override the House on tax legislation. Tilson of Connecticut, the Republican floor leader, has the promise of all House committee chairmen to work under himself and Speaker Longworth for the Administration's legislative program. This rounds out the organization begun with the election of the Speaker and the modification of the House rules. There will be order, solidarity and method, as well as lead-

ership and party responsibility. If the power is not abused, it should further increase the growing prestige of the House. Much reprehensible and useless legislation that is proposed can be shoved aside without being made a charge upon the time and energy of the House. What Republicans have needed for a long time was more thorough-going party action, discipline and responsibility. The Tilson-Longworth plan is to furnish what was so badly needed.

Yale University has built up a flourishing branch of itself in China, and now Yale men, inspired by Dr. Grenfell's three decades of service in Labrador, are to plant a Yale school at the gateway to a wilderness country of great industrial potentialities. Northeast River, the site of the school, is a post at the head of that arm of the sea known as Hamilton Inlet, and on the Hamilton River are some of the mightiest waterfalls in the world, rediscovered by Henry Bryant in 1893. Last summer two Yale men, now seniors in the college, discovered other falls in the vicinity of Northwest River, which have a height of 160 feet, and the region is destined, as the surveys show, to be a productive source of hydro-electric power as well as of pulpwood and of valuable minerals. The new school will take the children of trappers and fishermen and train them for industrial development which will supplement the yield of the sea and discover a future for Labrador not obvious at present, on barren acres monopolized by the caribou and the mosquito.

The establishment of a jail system of its own by the Federal Government, with one jail for each fifty miles, is suggested in a report of a survey by Dr. Hastings R. Hart for the Russell Sage Foundation. The survey has found that jail conditions average about the same all over the United States and that the conditions in general are bad. The prison population is constantly increasing, the three Federal penitentiaries having trebled their number of inmates in fifteen years. "Unsanitary, immoral and inhuman," is the way the average run of jails is characterized, while overcrowding prevails to a very great extent everywhere. There is no question that both in theory and practice the entire system of crime punishment, prevention and eradication is in need of drastic reform, but it is doubtful whether the Foundation's suggestion is attainable. One jail to every fifty miles hardly indicates anything sound or practical, and the transfer of the whole jail system to the Federal Government would be a revolutionary venture.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 19.—At the meeting of the Salesmen's Club last Saturday noon Lee H. Bierce, Secretary of the Association of Commerce, brought out many pertinent points in his address under the subject of Ethics in Business. He stressed particularly not only the importance but the necessity of a code of ethics to rule and control the different lines of business, stating that in his opinion it was not conducive to good business conditions to have dry goods stores selling fruits and other lines of produce at cut prices; nor for the so-called fruit stores to be handling ladies' hosiery, lingerie, shoes and goods of that nature, each line of business using the other merchant's merchandise as a leader to attract customers. He stated that better conditions of business would absolutely depend upon the observance of business ethics and that to a great extent all codes of business ethics were destroyed as a result of the late war; that we are still passing through a period of readjustment and that it is the duty of every salesman to guide and educate his customers along the line of honest and upright dealings.

George Frazee, Vocational Director of this city, will address the Club next Saturday at 12:45 on the subject of the Use of Spare Time.

Gus Kaser is leaving this week for Florida. Gus says he's going down and look 'em over. He has a good winter overcoat which he might sell, as he thinks all he will need in Florida is a bathing suit and linen duster.

Charles G. Graham, who represented the J. V. Farwell Co. thirty years in Michigan territory, is in the city for a few days, considering a business proposition.

Guy W. Rouse, President of the Worden Grocer Co., was summoned to Mount Clemens Sunday by the serious illness of Mrs. Rouse, whose condition is exceedingly critical.

Rembrandt would have been astonished to know that in 1925 three of his paintings would be given a public reception in a strange land, with 3,000 persons walking reverently past the canvases whose current valuation amounts to \$1,600,000. The great Dutch painter's own domestic economy supplies a poignant contrast with such an appraisal. In 1657 his creditors sold a fine collection he had made, including several of his own works, for 5000 florins, which to-day might be the equivalent in purchasing power of about \$8,000. In the following year they sold the house over his head for twice the sum. Then his son and his housekeeper formed a partnership to dispose of his further productions, paid him a yearly salary, and thus enabled him in ten years to pay off his debts. He died poor and ignored. It seems almost inconceivable that the artist so poorly esteemed in his own age by the general public, though he had so high a rating among artists, should be the same man as he who was the central figure of the 300th anniversary exhibition at Amsterdam in 1906.

MEN OF MARK.

E. D. Conger, Cashier Kent State Bank.

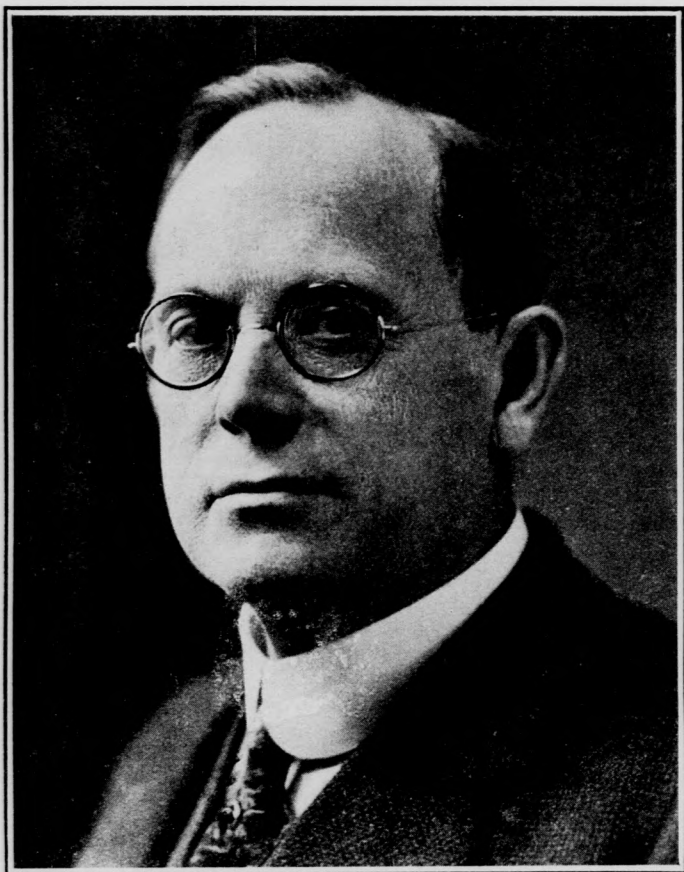
Eugene D. Conger was born at Litchfield, Hillsdale county, Michigan, Nov. 4, 1861, a son of Albert G. and Mary J. (Riblet) Conger, the former a farmer from New York State and the latter a native of Michigan. Eugene D. Conger was educated in the Litchfield public schools and Hillsdale College, and in 1884 came to Grand Rapids and took a course in a business college. His first employment was as a mail clerk in the offices of the Grand Rapids Telegram, and in this way he became connected with newspaper life and spent a number of years therein. From employee he rose to employer

of the Peoples Savings Bank in January, 1901, and remained with the Bank until it retired from business twenty-four years later. He was elected Cashier in 1908, Vice-President in 1912 and President to succeed the late Wm. H. Gay in 1919.

On the merger of the Peoples Bank with the Kent State Bank Mr. Conger was elected Cashier of the latter institution. A few days ago he was elected a director.

Mr. Conger is a 32d degree Mason and a trustee of Park Congregational church, being now in his third term. He is a member of the Masonic Country Club, the Cascade Hills Country Club and the Peninsular Club. His hobby is auction bridge.

Mr. Conger has always been a stal-



Eugene D. Conger.

and for several years was owner of the Grand Rapids Herald. This property was sold in 1905 to William Alden Smith.

On retiring from the newspaper business Mr. Conger joined William Alden Smith in the re-organization of the Elkhart Gas Co. He acted as Secretary and Treasurer of the organization until it was sold to Kelsey, Brewer & Co.

He also assisted in the organization of the Michigan Lime Co., Petoskey, which he served as Secretary and Treasurer. He retained his connection with that corporation about ten years.

He was also Secretary and Manager of the Western Michigan State Fair six or eight years.

Mr. Conger was elected a director

of the Peoples Savings Bank in January, 1901, and remained with the Bank until it retired from business twenty-four years later. He was elected Cashier in 1908, Vice-President in 1912 and President to succeed the late Wm. H. Gay in 1919.

Mr. Conger was married April 19, 1888, to Miss Bertha Bretzman, of Milwaukee. They have two children, Helen Eugenia, who is engaged in hospital work in Boston, and Chester Evans, who resides with his parents in their home at 241 Madison avenue.

Mr. Conger's labors have been of a

Why Gamble on Profits?

To stock and sell well known standard brands of goods—especially, those on which the re-sale price has been established, is to eliminate the necessity of sacrificing your legitimate profits. Every merchant is entitled to a profit on anything he sells.

You are protected when you sell

K C Baking Powder

Same price for over
35 years

25 ounces for 25¢

The price is advertised—it is also shown on the package.

You can get your full profit—always.

Why Gamble?

Millions of pounds bought by the government

Let us show you how to increase your baking powder profits by selling K C

Jaques Manufacturing Co.
Chicago

broad scope and have won for him wide recognition as an able and resourceful financier who looks beyond the exigencies of the moment to the possibilities of the future. His outside interests are numerous and varied and his abilities have assisted in the building up of several of Grand Rapids' important enterprises.

Mr. Conger is a man of pleasant personality. He makes friends easily and retains them indefinitely. He is a close student of men and methods and seldom makes a mistake in his estimates on the ability of men to accomplish certain results or the possibilities of success in the case of any industry he investigates. He is a loyal friend, a capable adviser and in every way a worthy citizen of the city of his adoption.

Tribute to the Late A. A. Aldrich.

Almyron Alfred Aldrich, son of Alfred and Clarisa Aldrich was born at Armada, Macomb county, Michigan, and died at his late home at Hickory Corners, Barry county, Michigan, January 2, at the age of 79 years.

Mr. Aldrich was educated in the district schools and Kalamazoo College.

At an early age he decided on a business career somewhat against the wishes of his father, who was a very thorough farmer. His first venture was with James M. Cadwallader in a general store at Hickory Corners. After one year in the general store he withdrew to enter the hardware business at the same place which has been continued for a period of fifty-eight years or until his death. He added other interests until at one time he was interested in the hardware business in Climax, Augusta, Delton and Galesburg, as well as at Hickory Corners.

Mr. Aldrich was possessed with a very keen foresight and seemed to be able to select young men for his employ who nearly always made good, and many young business men of Southwestern Michigan owe to him (if not directly, indirectly through others) their success in business. He nearly always selected some young man from the farm who had no business training for his employ and instilled in him his own honest and thorough business principals and he has said that he would give more for a thorough practical business experience than for a life time of theoretical experience.

He was of a retiring disposition, very fond of his home life and was a great reader.

He never sought public office, but when he was called upon to serve his community he gave the best of service.

He was President of the Delton State Bank twenty-two years and until his death. He was President of the Climax State Bank when it was organized and until he felt that it was best for some one at Climax to take the place. He has been a director in the Augusta State Bank since it was organized.

It has been said, "He was fond of his home life" and what more fitting

finale should be for so long and successful a life than that he ate his last Christmas dinner at his son Claire's with his grandson and others present, and that the end came one week and a day later at his old home, surrounded by his faithful wife, son and his wife, grandson, three brothers and one sister, who with a host of friends and relatives are left to emulate his thorough and conscientious examples.

Frank L. Willison.

Change Manufacturing Policy.

Announcement of a change of manufacturing policy is made by the Pacific Mills and their selling agents Lawrence & Co., following the semi-annual meeting of the officers and sales representatives of the two concerns in New York City. At the meeting Edwin Farnham Greene, Treasurer of the Pacific Mills, outlined the new policy, under which the mills have turned from making staple cloths exclusively to the manufacture of a variety of novelty fabrics. The change is made as a result of the agreement between the management of the mills and the selling organization regarding the advisability of catering to the rapid turnover necessitated by frequent style changes. The installation of new machinery for the production of rayon and real silk mixed goods has been nearly completed, as has been the assembling of a personnel accustomed to handling those fibers. Fabrics representative of the change of policy are already beginning to appear in the Spring line.

Useful Playthings Promise Well.

From present indications, 1926 will be the biggest year on record for toys and playthings of an educational nature, particularly those of a mechanical type. New things are being brought out each year, and a number of them will be shown for the first time when the toy buyers congregate in New York next month. Among the semi-educational novelties that are now being shown to the trade by a New York manufacturer is a one-stringed instrument on the order of a Hawaiian guitar that retails at \$1. Included at that price is a short steel rod that produces the sobbing tone qualities of the real instrument, a pack and a booklet containing several airs set down in numbers instead of notes. The neck of the instrument has the "frets" numbered, and the tunes in the booklet can be played easily by children by following the numbers.

Trends in Boys' Clothing.

Suits having both short and long trousers are stressed in the Spring buying of boys' clothing. Most of the leading models have a vest and a sack coat of English cut. Inclusion of both types of trousers is an attempt to meet the problem of whether the consumer demand will again favor the long trousers suit. Tan and gray cassimeres are the fabrics most used for the new season. For smaller boys the broadcloth or linen Oliver Twist or Balkan styles of wash suits are selling well. High colors are featured in many of these garments, which are priced to retail from \$2.50 up.

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD



WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

The Prompt Shippers

Dealers with Vision stock

ECONOMICAL

PROFITABLE



NUTRITIOUS

DEPENDABLE

RUMFORD CHEMICAL WORKS — Providence, R.I.

Sold From Coast to Coast

Putnam's

MALTY MILKIES

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

MOVEMENTS OF MERCHANTS

Detroit—Morris Leftoff, 14938 Mack avenue, boots, shoes, etc., has filed a petition in bankruptcy.

Coloma—The Coloma Coal & Lumber Co. has increased its capital stock from \$45,000 to \$100,000.

Detroit—L. Rush & Co., Inc., succeeds Al. Rush in the boot and shoe business at 19106 Woodward avenue.

Paw Paw—Frank E. Jones, experienced baker and caterer, has opened a bakery and delicatessen store here.

Port Huron—The Webb-Higgins Coal Co., 310 Grisworld street, has changed its name to the Webb Coal Co.

Flint—The Freeman Dairy Co., 116 First avenue, dairy products, has increased its capital stock from \$900,000 to \$1,350,000.

Highland Park—The Wilford Power Shovel Co., 15841 Second avenue, has changed its name to the Universal Power Shovel Co.

Freesoil—Stanley Koviak has opened a grocery store and meat market in the building formerly occupied by Joseph Maske, with similar stocks.

Lowell—The King Milling Co. has purchased the brick store building occupied for years by A. J. Howk & Son and will use it for storage purposes.

Port Huron—The D. & B. Fish Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Lansing—Herbert L. Brown has leased the store at 309 South Washington avenue, which he occupied with a stock of men's furnishings for 19 years and will open a tea and coffee store about Feb. 1.

Detroit—Richard Borg, Inc., 206 Huron building, has been incorporated to deal in women's novelties, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Lansing—Neller-Harley, Inc., 615 Prudden building, has been incorporated to deal in dry goods, hosiery, etc., with an authorized capital stock of \$1,000, all of which has been subscribed and \$500 paid in in cash.

Bessemer—The R. A. Marsh Co. has been incorporated to conduct a wholesale and retail fuel business, with an authorized capital stock of \$5,000, of which amount \$3,300 has been subscribed and paid in in cash.

Detroit—Grenier, Inc., 424 Woodward avenue, has been incorporated to conduct a retail shoe business, with an authorized capital stock of 5,000 shares at \$1 per share, of which amount \$3,000 has been subscribed and paid in in cash.

Detroit—The Detachable Rubber Sole Inc., 14512 Charlevoix avenue, has been incorporated to manufacture and sell detachable rubber sole, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in property.

Detroit—Our Sales & Service Co., 16426 Hamilton avenue, has been incorporated to deal in electrical appliances, etc., at wholesale and retail, with an authorized capital stock of \$25,000, \$4,500 of which has been subscribed and paid in in cash.

Monroe—The J. C. Penny Co., of New York, has leased the Schmidt

store on Washington street and will occupy it with a stock of general merchandise about April 15. The Penny Co. is one of the largest chain store operators in the United States.

Ishpeming—The Ishpeming Motor Co., Second and Bank streets, has been incorporated to deal in motor vehicles, parts and supplies, with an authorized capital stock of 1,500 shares at \$1 per share, all of which has been subscribed and paid in in cash.

Tecumseh—The C. A. Wilmarth Co. has been incorporated to deal in peat machinery, peat fuel, fertilizer and other products, with an authorized capital stock of \$50,000 common and 5,000 shares at \$1 per share, of which amount \$50,000 has been subscribed and paid in in property.

Lansing—The Miami Coal Sales Co., with business offices in the Capital National Bank building, has been incorporated to conduct a wholesale business in all kinds of coal, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$9,000 paid in in cash.

Grand Rapids—The Gabriel Snubber Sales & Service Co., 119 Waverly Place, S. E., has been incorporated to deal in Gabriel snubbers, auto accessories, gasoline, etc., with an authorized capital stock of \$15,000, of which amount \$6,000 has been subscribed and \$1,300 paid in in cash.

Saginaw—The Hammond Sales Co., 529 West Genesee avenue, motor vehicles, parts and supplies, has merged its business into a stock company under the style of the Hammond-Sexton Sales Co. with an authorized capital stock of \$25,000, of which amount \$6,000 has been subscribed and paid in in cash.

Detroit—The Kleinsmith Co., 1217 Griswold street, wholesale millinery, has merged its business into a stock company under the style of the Kleinsmith Co., Inc., with an authorized capital stock of \$25,000, of which amount \$12,000 has been subscribed and paid in, \$500 in cash and \$11,500 in property.

Detroit—Randolph & Hortsman, Inc., 8896 Green River avenue, has been incorporated to deal in radios, radio and electrical supplies, with an authorized capital stock of \$15,000 preferred and 10,000 shares at \$1 per share, of which amount \$5,000 and 850 shares has been subscribed and \$5,850 paid in in cash.

Escanaba—Kurz Bros., autos, auto accessories, parts and supplies, have merged their business into a stock company under the style of the Kurz-Clark Motor Co., 311 Ludington street, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in, \$4,500 in cash and \$25,500 in property.

Niles—Mrs. Henry Dean has arrived from Biloxi, Miss., with the body of her husband, 56 years old, druggist here for many years, who had gone to Biloxi for his health. He was a member of the firm of Dean & Co., in which his father had engaged since 1848. Besides his widow, he leaves two brothers, Fred C. Dean, of Pasadena, Calif., and Will Dean, of Los Angeles, Calif., and a sister, Mrs. Fanny Dean Kay, of Ridgewood, N. J.

The family was one of the most prominent among the pioneers of Niles.

Battle Creek—Four hundred sales representatives of the Postum Cereal Co. are here in one of the largest sales conferences ever held in Battle Creek. The sessions will continue until Thursday night. The attendance at the convention this year will be of such magnitude that the company has decided to hold the entertainment features and banquet, as well as the business sessions, in the Masonic auditorium. The initial numbers on the program will be addresses of welcome by E. E. Taylor, president, and C. Francis, vice-president and general sales manager. During the afternoon session the convention will hear a discussion of institutional advertising by O. B. Winters, of Erwin Wasey & Co., advertising agents, New York and Chicago.

Manufacturing Matters.

Detroit—Huggins Tool Co., Ltd., 248 West Congress street, has changed its name to the Buell Die & Machine Co.

Detroit—The American Nut Co., 676 West Grand boulevard, screw machine products, has increased its capital stock from \$25,000 to \$100,000.

Detroit—The Peninsular Enameling Co., 983 Larned street, east, has changed its name to the Peninsular Metal Products Corporation and increased its capital stock from \$60,000 to \$200,000.

Grand Rapids—MacNeil-Worden Electric Co., 17 So. Division avenue has been incorporated to manufacture and deal in electrical merchandise, with an authorized capital stock of \$50,000, of which amount \$45,500 has been subscribed and \$5,000 paid in in cash.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 19—The Florida rush is still on, according to word received from A. H. Eddy, the well-known grocer, who left here several weeks ago. He writes he had to stand in line for over two hours to buy some postage stamps, taking about the same length of time to call for mail. The freights are also slow. Mr. Eddy has been waiting for over two weeks for his doughnut machine and no word from it as yet. While it seems to us somewhat exaggerated, one is inclined to believe almost anything they do there, especially in the get rich line.

A branch station of the U. S. Post-office has been established at Charles Field's store, on Ashmun street, for the convenience of the down-town shoppers who want to purchase stamps, money orders, etc. Charles has always wanted to be postmaster, but this was his first opportunity to practice for the next change.

Mrs. Vergil Stevens has opened a new art shop in her studio on Barribeau street, where the art of polychroming and the making of lamp shades will be taught. Mrs. Stevens has recently purchased the stock in the art shop recently owned by Miss Ida Robertson, on Portage avenue, and will include the latest art novelties among her wares.

Wonder what the man who names the Pullman cars calls his children.

Escanaba is to have a new woodenware factory which will manufacture wooden butter dishes and toothpicks. The plant will be known as the Steele-Wallace Co. L. G. Sawdy is to be the general manager. The initial operations will employ about 100 people.

How quickly this force will be increased will depend on marketing conditions. Operations will start next week. Eight cars of logs have already been delivered to the plant and many more are on the way. There is still an abundant supply of timber available to keep the plant in operation many years.

Cecil Smith, who for the past few years has been in the employ of the Pittsburgh Steamship Co. here, has been called to Grand Rapids at the invitation of Revenue Collector Charles Holden, where it is expected he will receive the position of deputy collector in place of Theodore McKinney, who has been deputy here for the past several years, having recently resigned to take the agency of the Northwestern Life Insurance Co.

Walter B. Sprague, one of our well-known and respected citizens passed away at his home last Friday, after an illness of several months. Death was attributed to a complication of diseases. Mr. Sprague was born in Henderson, N. Y., Jan. 2, 1858, and came to the Soo about twenty-seven years ago. For a number of years he conducted a confectionery and soft drink parlor on Ashmun street. He also spent several years in the restaurant business, during which time he made a host of friends by his loyalty and generous nature. He was always on the square. He was a member of the B. P. O. E. and leaves, besides his widow, one son and a daughter.

The many friends of Herbert Ryan, traveling salesman for the Ziegler Candy Co., who has been laid up with a severe attack of the grippe, will be pleased to know he is back on the job again.

John Macki, the well-known grocer, is in the Ann Arbor hospital where he underwent an operation. No report has reached here as to his condition and his many friends are anxiously hoping that the operation was a success.

There's one thing about driving on a slippery road: You don't have to worry about who will care for you in old age.

James Lillie, the popular book-keeper for the Cadillac Lumber & Chemical Co., is not only an expert bridge player, but has mastered the art of training birds. He is the possessor of the only trained canary in the city. D'ck, as he calls the bird, will do many bird stunts at Jim's bidding. Between the bird and his radio it is no hardship for Jim to stay home nights.

Mr. Golden, who for the past year has been representing the Hewett Grocery Co. as traveling salesman, has resigned. Mr. Fitzgerald is filling the position for the present until a new salesman is again on the territory.

William G. Tapert.

The President will oppose a subsidy from Government funds to aid in establishing American rubber plantations. The British have the American rubber user's head in a noose, but we will not fight the fire of government monopolies with the flame of Federal subsidies. What we have refused to do for grain and cotton we will not do for rubber. There is plenty and to spare of private capital in the United States to build up an American-controlled rubber industry. It is not known that the rubber interests had even suggested that the Government give them a helping hand financially. However, it was just as well to make the Administration's position known. Sooner or later some such measure would have been suggested. No considerable group or interest in the United States ever gets into trouble and stays there long without crying for Government help from the Treasury.

Essential Features of the Grocery Staples.

Sugar—The market is unchanged from a week ago. Local jobbers hold cane granulated at 6c.

Tea—There has been a good activity in teas during the past week, especially for Javas, the market for which is on the up grade. As a matter of fact, in some places Java teas have advanced 2c per pound. Ceylons have recovered from a recent slump and show much greater strength and an advancing tendency. Sharp advances are reported from primary markets. India teas are also firm and advancing. Other grades of teas show no special change for the week.

Coffee—The market has continued to fluctuate slightly, both up and down, during the past week. The net result is slightly higher prices than existed at the last report. Milds also moved up about 1/2c. Taking the week through, the market for Rios, Santos, green and in a large way, can be quoted 1/2c higher than it was a week ago. The jobbing market for roasted coffee is practically steady, with a fair demand.

Canned Fruits—Fruits are decidedly firm in all but pears which are not as well placed as other packs. Trading in futures is increasing but the support comes mostly from the smaller trade.

Canned Vegetables—Vegetables hold their own, with tomatoes being featured by a somewhat better undertone. Spring pack spinach is being offered by California canners more generally.

Dried Fruits—The January activity of a year ago is not being repeated in the dried fruit market. In fact, the movement is purely of a jobbing character with Coast markets neglected for one reason or another. Spot dried fruits are cheaper than those at the source, ignoring freight and until there is an incentive to buy on the Coast the business between packers and distributors will be light. There are no elements of weakness in the situation to cause the present dullness. Jobbers are not overstocked; the merchandise is moving at retail, while packers have given more support to the various products to hold up values than have distributors. Too much hand-to-mouth buying is going on for a lively market and without a big turnover prices do not change very much. Oregon prunes are irregular on the spot. There are some old crop and these are being sacrificed, while 1925 packs are not active enough to cause any real buying interest. For some reason weak holders continue to shade their quotations and this prevents the development of any confidence. California prunes are relatively higher on the Coast than in New York and there is little buying for replacement. Raisins remain firm as there are few offerings at the source, light supplies in New York and an excellent demand for bulk and package lines. Other dried fruits were quiet all of last week at unchanged prices.

Canned Fish—Prices on Maine sardines will advance 15c in about a week.

A good demand is expected in canned fish during Lent, but everything is rather sluggish now. California sardines are fairly active, but they are scarce.

Salt Fish—The early beginning of Lent this year, namely, February 17, 1926, is beginning to affect the market for salt fish. The effect so far is mostly in holder's minds, as the demand has not shown any particular increase. Mackerel is lower than it was a year ago, and stocks are lighter, which would seem to indicate that prices may be higher if there is any demand. The catch of Irish mackerel last fall proves to be greater than was expected, in fact, greater than last year. No change has occurred in this country in the price of mackerel during the past week. The market is still rather soft.

Beans and Peas—There is no change for the week in dried beans and dried peas. California limas, it is true, are not so soft as they were, on account of smaller supply. Prices are firm at the present writing. Other dried beans are slow and easy. Dried peas remain unchanged.

Cheese—The market has been quiet and firm during the entire week, without change in price. Offerings are light.

Rice—Domestic rices of all grades are scarce and as the price trend appears to be upward holders prefer to carry their stock. Southern mills make light offerings. Foreign rice is closely sold up but the movement is light.

Syrup and Molasses—Molasses is firm, with a good movement in lower grades. Business in fine grocery molasses is also satisfactory. Sugar syrup is in steady regular demand, with unchanged price. Compound syrup is firm, with a fair demand.

Provisions—Show little change from week to week. The demand keeps about normal and even for all grades of beef and hog products. No change has occurred during the past week. The market is quiet, but steady.

Review of the Produce Market.

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

Bagas—\$2.50 per 100 lbs.

Bananas—7 1/2¢@8c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans ----- \$4.65
Light Red Kidney ----- 9.25
Dark Red Kidney ----- 9.50
Brown Swede ----- 7.00

Butter—The market has shown a good demand during the greater part of the past week, but later the demand fell off and under pressure to sell from outside markets prices declined about 1c per pound. This applies to fine creamery butter. Under grades have remained about unchanged since the last report and the demand is light. Local jobbers hold June packed creamery at 41c, fresh packed at 43c and prints at 44c. They pay 25c for packing stock.

Cabbage—3¢@4c per lb.

Carrots—\$1.25 per bu.; new from Texas, \$1 per doz. bunches.

Cauliflower—California, \$3 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 supply of fresh eggs is increasing rapidly. Considerably more eggs have been brought into the market and prices are about 2c per doz. under last week. The increased receipts have been accompanied by increased pressure to sell. Under grades of eggs are dull and not wanted. Local dealers sell as follows:

Fresh Canded ----- 32c
XX ----- 28c
Firsts ----- 26c
X ----- 25c
Checks ----- 24c

Egg Plant—\$1.75 per doz.

Garlic—35c per string for Italian.

Grapes—California Emperors, \$6.50 for kegs and \$3.50 for lugs.

Honey—25c for comb; 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$6.00
360 Red Ball ----- 5.00
300 Red Ball ----- 5.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s and 4 1/2 ----- \$4.75
Hot house leaf ----- 15c

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

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

126 ----- \$5.75
150 ----- 5.75
176 ----- 5.75
200 ----- 5.75
216 ----- 5.75
252 ----- 5.75
288 ----- 5.50
344 ----- 5.25

Floridas are in ample supply on the following basis:

126 ----- \$5.50
150 ----- 5.50
176 ----- 5.50
200 ----- 5.50
252 ----- 5.25

Parsley—60c per doz. bunches for jumbo.

Peppers—Green, from Florida, 60c per doz.

Potatoes—Buyers are paying \$2@2.10 per bushel at most stations—a little more at a few. The market is easier.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls ----- 25c
Light fowls ----- 20c
Springers, 4 lbs. and up ----- 27c
Turkey (fancy) young ----- 39c
Turkey (Old Toms) ----- 32c
Ducks (White Pekins) ----- 26c
Geese ----- 15c

Radishes—55c per doz. for hot house.

Squash—Hubbard, \$3 per 100-lbs.

Sweet Potatoes—Delaware kiln dried \$3 per hamper.

Tangerines—\$5 per box of any size.

Tomatoes—California, \$1.40 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy ----- 18c

Good ----- 16c
Medium ----- 14c
Poor ----- 12c

Buy on Breaks and Sell on Bulges.
Written for the Tradesman.

For some time past the price of wheat has fluctuated between comparatively narrow limits and while the market is rather nervous and quickly susceptible to favorable or unfavorable news, the very fact that advances and declines are held within a comparatively narrow range provides evidence that the price is fairly well stabilized.

Of course, those who have followed the markets closely understand that conditions may change over night and this very uncertainty warrants reasonable caution in the purchase of supplies, either wheat or the manufactured product, flour, from a speculative standpoint.

From one source of information we hear that Northern Russia is importing wheat, which is accepted as a bullish factor by the layman, yet the expert knows that while this news may be influential, it has no actual bearing on the supply and demand situation as far as actual grain is concerned, for at the same time Northern Russia is importing wheat, Southern Russia is exporting. This condition has prevailed in Russia for years and probably will continue for some time to come.

At first thought, few of us stop to consider the immense size of Russia, and the size, together with very limited transportation facilities, makes it possible for a large section of Russia to be starving while in another part of the country food is going to waste because of over-production.

Another thing, we must bear in mind is that professional traders discount future conditions. The proof of this is found in the fact that while May wheat to-day is selling at approximately \$1.74 per bushel, July wheat is selling at \$1.52 1/2 to \$1.52. This is an indication, of course, that wheat next July will be worth less money than it is at present, although conditions may change between now and July to cause wheat to sell during July at even more than May future is bringing at this time, or exactly the opposite may happen.

Merchandisers of flour should from the very nature of their business amply cover their requirements. From the speculators' standpoint, however, it would appear the present market affords no golden opportunity for the buying of wheat to reap speculative profits and the average trader, we believe, is buying on the breaks and selling on the bulges. In other words, it is a trading market with a comparatively narrow range of fluctuations.

Lloyd E. Smith.

No Rapid Transit.

A few days after a farmer had placed his two children in a school a book agent called on him and said, "Now that your children go to school you ought to buy them an encyclopedia."

"Buy them an encyclopedia? Hanged if I do," was his reply. "Let them walk, like I did."

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Packages of merchandise received without request through the mails with an accompanying sugar-coated letter from the sender who actually is attempting to sell the stuff will be no more if Representative Watson of Pennsylvania has his way. At the request of the Times-Herald of Norristown, Pa., Mr. Watson has introduced in the House of Representatives a bill which is intended to give the knock-out to the "buy-it-or-return-it" mail hokus-pocus. By some it is also called a nuisance and by others it has been assailed as nothing short of a menace to retail merchants of all classes in the United States. Mr. Watson shares the unfavorable views held toward the practice of sending unsolicited by United States mails merchandise to people of the country with the statement that if they do not care to buy it they may return it. The Norristown paper has long campaigned against this practice, and Representative Watson agrees in the opinion that it is an unfair method of competing with retail merchants of the country. The campaign actually was of a nationwide character and with this afforded as a background the point of attempted legislation has been reached.

The bill of Representative Watson would make it unlawful to send unsolicited through the mails merchandise for the purpose of sale to the addressee. Postal employees would be empowered to decline to receive or forward such parcels and postmasters would be authorized to require those sending such parcels to establish the fact that they had been ordered by those to whom they were sent. Further the bill provides that the postal service shall not aid or assist by the investigation of losses of any merchandise, "by the transmission of money in payment of merchandise, or otherwise any person or concern doing business—by a method or practice of sending to addressees merchandise which has not been ordered. And the Postmaster General shall adopt such regulations as may be necessary to enforce this law."

As will be seen, the bill is drastic and if enacted into law no doubt would be decidedly effectual. But commendable as its purpose may be, serious doubt exists that it would ever stand the test of the courts even if it were enacted. The matter of postal officials denying such merchandise to the mail and of not searching for it if it were lost in the mails is held by some authorities to be something which is beyond the power of Congress to authorize. Congress, it is claimed, could not give such authority to the Post Office Department on the ground that the merchandise itself might be perfectly legitimate and so long as the postal costs were paid for the question of sending it would be of no concern to the postal authorities. Otherwise, it is claimed, discrimination would exist against the merchandise, as much of a nuisance as the practice of sending it

may be. There are those who think the situation might be more adequately met by the sender ignoring altogether the request by neither buying nor returning the merchandise or refusing it if knowing its character. The question of seeing that, in the absence of purchase, it got back to the sender, it is asserted, could well be left to the latter. The bill of Representative Watson, however, has been proffered the support of a number of congressmen. Its actual enactment is another thing.

Thefts aggregating many thousand dollars were suffered late in 1925 by department stores and specialty shops in the Middle West at the hands of an unusually clever gang which specializes in fur coats and silk piece goods. This gang has been stealing from two to a dozen stores in a town and the reports of losses were from one to six fur coats and from one to nine bolts of silk in a store. Reports of these operations have come from cities in Michigan, Illinois, Iowa, Missouri, Nebraska and elsewhere. A detective agency

has caused the arrest of members of the gang, but the methods employed are so unusual that convictions are difficult to obtain.

The women operators for this gang come to a city and register at a hotel. With them is a man who works as "shipper." All appear to be strangers to one another. The women enter the stores to ascertain the number of clerks in the fur and silk departments and on a pretended purchase, enquire from an individual clerk the time of

AN ANNOUNCEMENT AMERICAN LIFE INSURANCE COMPANY

Detroit, Michigan

CLARENCE L. AYRES, President

FINANCIAL STATEMENT AS OF DECEMBER 31, 1925

ASSETS

First Mortgages on Real Estate and Real Estate Bonds (worth in each instance double the amount loaned) -----	\$7,518,308.05
Municipal Bonds -----	47,969.64
Collateral Loan -----	500.00
Policy Loans and Renewal Premium Notes (net) -----	1,739,439.29
Real Estate (\$340,029.53 sold on contract) -----	543,435.71
Cash -----	170,098.15
Tax Certificates -----	1,408.23
Interest Due and Accrued -----	154,553.73
Deferred and Uncollected Premiums (net) -----	224,855.76
Furniture, Underwriting Equipment, Fixtures, Vaults and Supplies (all charged off) -----	None
Agents' Debtor Balances -----	None
Non-admitted Assets -----	None
Total Net Assets -----	\$10,400,568.56

LIABILITIES

Reserve for all policies in force, including disability reserve -----	\$9,240,230.14
Reserve for installment trust benefits not yet due -----	295,282.59
Reserve for present value of disability benefits not yet due -----	74,841.70
Reserve for unpaid claims in course of adjustment -----	20,000.00
Reserve for premiums and interest paid in advance and dividends left on deposit -----	59,462.00
Reserve funds apportioned and set aside for annual dividend policies -----	26,213.02
Reserve for agents' credit balances -----	6,440.28
Reserve for taxes -----	36,122.06
Reserve for all other liabilities -----	27,964.24
Contingency Fund -----	\$168,826.26
Capital -----	200,000.00
Surplus -----	245,186.27
Surplus to Policyholders (net) -----	614,012.53
Total Liabilities -----	\$10,400,568.56

SOME SALIENT FEATURES OF AMERICAN LIFE PROGRESS

The Company's Outstanding Insurance Account now Amounts to (paid for basis) -----	\$75,809,525.34
The Asset Resources of the Company are -----	10,400,568.56
The Policy Legal Reserve Account Required by Law Amounts to -----	9,240,230.14
The Resources from Annual Income in 1925 were -----	2,993,568.27
The Company Paid to Policyholders and their Beneficiaries during the year 1925 -----	795,304.60
The Sums paid Policyholders and their Beneficiaries from Organization to date amount to -----	\$ 4,530,085.91
Amount now held for protection and benefit to Policyholders -----	10,400,568.56
Total amount paid to and now held for benefit and protection of Policyholders -----	14,930,654.47
The Company increased its Assets during 1925 in the amount of -----	1,202,389.18

her lunch hour. They return to the store when this clerk is out at lunch, three in number, and one of the shoplifters goes through the actions of a prospective customer. When pressed to be waited on, she says she is waiting for the clerk whose name she has learned and will wait for her return.

When necessary, the shoplifter will take the clerk to the far end of the department, while her confederates will even enter the stock sections and take as much as they can conveniently carry. Each one is equipped with a black sateen sack hung suspended from her shoulder beneath the cloth coat. The sack extends almost to the bottom of the coat and, contrary to expectation of the coat being bulky, it makes a very smooth arrangement. The stolen merchandise is evenly distributed in this sack. After wearing the merchandise in this way out of the store, the shoplifters deposit it in their rooms where it is collected by the "shipper." He carries collapsible shipping boxes and all the rest of the paraphernalia. He takes the packed merchandise to the express office and ships to a prearranged address. The destination always is an apparently respectable home and the stolen merchandise disappears immediately.

The Associated Press reports from New York that George Graham Rice, who is booming Idaho Copper through the columns of his Wall Street Iconoclast, has been indicted by a Federal grand jury for conspiracy to defraud. It is charged that he misused the mails in connection with sales of shares of the Fortune Consolidated Gold Mines Co. It was but a few weeks ago that reports were issued that this same Rice had used the wash sales methods to boom the shares of Idaho Copper. The investor or speculator who follows the advice of George Graham Rice is taking great chances with his money and when there are so many sound investments on the market it is strange that people will gamble along on his advice. He has advocated the selling of sound securities to purchase shares of Idaho Copper, and unless we miss our guess it will be the shareholders and not Rice who will be holding the bag at the finish. Rice claims that he has a great mine in Idaho Copper, but reports from the "mine" do not indicate this to be the truth. In one of the issues of the Iconoclast he made a lot of noise about the purchase of a 75 horsepower gasoline engine and a 300 cubic foot compressor, with the additional statement that the mine was now equipped for deep mine development. We do not dare predict what he would state if a mule were added to the present equipment. He predicts that Idaho will be a second Anaconda or a Kennecott. Iron Ore's guess is that little will be heard from it after Rice and a few of his aids obtain what they want from the stock manipulation.

From a Oone-Time Druggist of Owosso.

Claremont, Calif., Jan. 15—Some weeks ago James Vernor sent me a Tradesman with a marked paragraph. From it I knew you were still on your rounds. The Tradesman had such a familiar look—same color on the cover

and same head lines, as near as I can remember. As I looked it over I was not reading the current articles, but my mind was lost in the last century when Frank Wurzburg, Jacob Jesson, Frank Wells, George Gundrum, John E. Peck, Chas. Dupont, Ottmar Eberbach, F. W. R. Perry, George McDonald and a host of others, who have joined the Great Majority, were the moving figures in Michigan pharmacy. I recalled my pleasant experiences with you at Grand Rapids banquets and State meetings and the good and profitable times we all had. It is all a pleasant memory. It is good to have lived and acted with such fine men.

Time has been good to some of us. I hear from James Vernor occasionally and am glad to know that he is one prophet who is not without honor in his own country. Some day I hope to drive along the "Vernor Way" in the Fourth City and enjoy one more draught of the famous ale. Grand Rapids must have outgrown my recollections of the city, too. I would probably be lost in its business labyrinth. I am now an orange grower in this sun blessed land, coaxing the ever green trees to yield the golden fruit—a far cry from the prescription counter at Owosso.

We all like California, its wondrous

mountains and lovely valleys and its charming, hospitable people. We are living in an ideal community, a little college town with a standard of intelligence, like most California things, "most unusual." From our home with ripe oranges and flowers in blossom and green gardens we read of your winter snows, but I realize that it is the great tonic giving North that has given California its people and made the California of to-day possible.

Stanley E. Parkill.

The best fertilizer for pay-envelope growth: Diligent, intelligent work.

HOWE, SNOW & BERTLES

(INCORPORATED)

Municipal Bond Department

60 MONROE AVENUE

GRAND RAPIDS

TELEPHONE MAIN 1850

NEW YORK CITY

CHICAGO

DETROIT

We suggest the following list of securities, which are exempt from all Federal Income Taxes, as attractive investment for January funds.

Amount	Issue	Rate	Maturity	Price or Approx. Yield
\$300,000	Detroit, Michigan	4 %	1955	97 %
100,000	City of San Antonio	4 $\frac{1}{2}$ %	1927-1932	4.20 %
100,000	Detroit, Michigan	4 $\frac{1}{2}$ %	1930-1935	4.20 %
100,000	City of San Antonio	4 $\frac{1}{2}$ %	1933-1936	4.25 %
300,000	Detroit, Michigan	4 $\frac{1}{2}$ %	1936-1953	4.25 %
25,000	Lake County, Ohio	5 %	1930-1931	4.30 %
100,000	City of San Antonio	4 $\frac{1}{2}$ %	1937-1946	4.30 %
200,000	State of North Carolina	4 $\frac{1}{2}$ %	1930-1939	4.35 %
100,000	City of San Antonio	4 $\frac{1}{2}$ %	1947-1966	4.35 %
200,000	State of North Carolina	4 $\frac{1}{2}$ %	1940-1949	4.375
200,000	State of North Carolina	4 $\frac{1}{2}$ %	1950-1956	4.40 %
100,000	Mississippi County, Arkansas, Osceola and Little River Rd. Im. Dist. No. 1	5 %	1938-1946	5.10 %
100,000	Mississippi County, Arkansas, Osceola and Little River Rd. Im. Dist. No. 1	5 %	1947-1955	5.15 %
50,000	Bexar Medina Atascosa Counties Texas Water Imp. District No. 1	6 %	1943-1951	6.00 %

We own and offer these bonds subject to prior sale and change in price. Detailed circulars may be had on request.

THE TREND OF TRADE.

Activity in both wholesale and retail lines, while above the average, is affected by seasonal influences. Production in manufacturing lines continues to go ahead on a good basis, however, and the outlook for business in general for the early part of the year is encouraging.

Department store sales during the holiday season were from 5 to 10 per cent. higher than last year according to preliminary reports. Retail store business generally shows a correspondingly larger increase.

The merchandise sought by all classes of buyers in the primary market cover a very wide range. Women's coats, suits, dresses and furs were conspicuous among these goods; but a strong demand was also manifested for draperies, upholstery materials, household requirements, including floor coverings and naperies, millinery dress goods and men's and boys' clothing and furnishings. These articles, however, do not exhaust the category, but are only those for which demand is most marked. There is considerable shopping around, due to the great variety of offerings. In most instances the buying is distinguished rather by the number of orders than by the volume of the individual ones, with promises of duplication on such merchandise as proves most salable. This, however, is about what is expected and for which producers have made preparation. Upon the consumer response which is to follow will depend the course which the retailers will take in further provision for the spring season. At the moment things look favorable for extensive buying within the next few weeks.

With the store buyers are a sprinkling of those representing the wholesalers. The main body of this group will be in the New York market this week, when will be held the annual meetings of buyers of dress fabrics, notions, knit goods and the other elements that go to make up the membership of the National Wholesale Dry Goods Association. Their sessions come at an opportune time. Price levels in most articles have not only come down but there are indications that they have attained a stable basis, thus removing much of the speculation and risk from the trading. There has been afforded also the opportunity to hear from the retailers as to the outlook. The wholesalers are, therefore, in a better position to judge the prospects than was the case in some previous seasons. But unless some unexpected change has occurred very recently the wholesalers are likely to proceed with caution in their purchases until actual orders from the retailers warrant a variation from this policy. This may be deviated from, however, where it is necessary to order far enough in advance in order to get deliveries from producers in time. This will apply especially to merchandise which it takes time to manufacture and which producers are not willing to make up in any large quantity before they can see a market for it, and it is notably true when it comes to goods in which style is the prime factor and where there is some doubt as to

the continuance of a mode. The week's discussions, however, may result in some definite understanding on some of the points mentioned.

COMBINATION BUYING.

A striking feature in merchandising in recent years has been the forming of combinations of stores to get the benefits either of collective purchasing or of united research and experience. This movement has taken various forms. In some instances there have been the union of big stores, usually each in a different city, in one organization and under a common management. Sometimes two or more stores in a single city have joined forces. In other cases the combinations are simply for buying and research, each store being financially independent of the others. One of the last-named kind, formed during the past week, includes seven large stores. Its purposes, as declared, are not only to do buying and research work but to study the sources of supply in all parts of the world and to promote better understanding between manufacturers and retailers. It will be interesting to watch what, if any, progress is made by these combinations in eliminating the jobber as a whole factor in the distribution game. While it is going on there is a similar movement by the smaller stores in other than big cities, the purpose of which is to oppose the inroads which chain stores and mail-order houses are making on their trade. In one conspicuous instance in the Middle West a large number of these smaller merchants have made an agreement to buy 85 per cent. of their requirements from a single jobbing house. In consideration of this they get the benefit of the wholesalers' experience to help them in their businesses, obtain what goods are wanted at more reasonable rates than they could individually and also receive discount dividends at regular periodic intervals. Several hundred concerns are taking advantage of this arrangement to their apparent satisfaction.

COTTON CONSUMPTION.

There were not enough plausible rumormongers in circulation during the week just closed to have much potency in affecting the quotations on cotton. Consequently, they moved within a narrow range, the variances being based on market strategy rather than on the statistical situation, or on emotion instead of fact. What is watched most now is demand for consumption. This is not altogether clearly defined as yet. In Great Britain the Federation of Master Cotton Spinners' Association has requested a further curtailment of working hours by the spinners of American cotton by eight and three-quarters hours, making the week not to exceed twenty-seven and one-half hours. This is to begin on Jan. 25. In this country cotton consumption is gradually increasing. Last month, for example, domestic mills used 575,271 bales of lint and 55,701 bales of linters, which was a decided increase over the quantities in November and in December of 1924. Exports in December were lower than in the preceding month the year before. Buying of

cotton goods has not yet struck its full stride, but improvement is noted in a number of lines. Spot gray goods prices are well maintained, with decreases of about half a cent a yard on April-June deliveries. Fairly good sales are reported of denims at the reduced quotations. Some heavy cottons are taking the place of burlaps for bag purposes. Gingham is showing more activity, this being hastened by the reduction in staples of 2½ cents per yard. The same is true of tickings, which were also lowered in price. Both are now at lower levels than for years. Bleached and printed fabrics are fairly well sought. More business is in sight for lightweight underwear.

WOOLS AND WOOLENS.

What seems to be of most interest just now in the wool situation is whether prices have yet found their level. In the sales last week at Melbourne and Sydney, Australia, both merinos and crossbreds were somewhat lower. From Port Elizabeth, South Africa, Vice Consul Pinkerton reports the market firm at the lower price levels recently established. Nothing very positive appears from the accounts of the South American markets. This week's auction sales of wool in London may afford a better guide to the general price tendency. The series began on Tuesday, the total offerings consisting of 189,000 bales, most of them being of Australian wools. Trading in this country continues slow. No date has yet been set for the opening of the heavyweight season for woollens. It will probably be in the last week of this month. Meanwhile the mills would not be averse to securing more duplicate orders for Spring fabrics, on which clothing manufacturers have been holding off. Women's wear fabrics are somewhat more active than they were, due to the increased selling of garments by the cutters up. Fall goods will not be shown for more than a month and the openings may even be deferred until the beginning of March. There is nothing to be gained by opening much in advance of the buying period, while delay, especially on the part of the leaders, affords less opportunity to the copyists and style pirates.

OUR BUYING POWER.

Secretary Hoover in giving out his trade statistics for last year calls attention to the enormous capacity of this country to absorb imports. This is a true index of American prosperity, more significant in many ways than our ability to produce and sell goods abroad. Our great buying power is one of the most important factors in world economics of the present day.

In 1925 we imported goods valued at \$4,200,000,000. Only once before has the United States surpassed or equaled this figure. That was in the boom days of 1920, when the \$5,000,000,000 mark was passed. After the slump which followed that year, the increase has been steady and unflinching. The whole world is knocking at our doors with goods to sell and we have not failed to open them ever more widely. It is a fortunate thing for those nations whose trade and indus-

try were devastated by the war that they have a rich old uncle to buy their goods.

At the same time, American exporters have been far from idle. They shipped abroad products valued at \$4,900,000,000 last year, leaving us with a comfortable balance of \$700,000,000. We are still selling more than we buy. But even though this balance should drop toward the vanishing point, there would be no cause for worry, for the rest of the world is deep in our debt and must pay with goods. A decreasing "favorable" trade balance is normal for a strong creditor nation.

America and Europe never quite know each other at any given moment. Despite cables and wireless, American conceptions of European opinion and European conceptions of American opinion seldom coincide with the reality. The difference in time varies. A case in point: The Locarno pacts signed the middle of October, brought a feeling among Europeans that they had learned to live without America. A day or two ago Senator Bruce of Maryland made a speech voicing this view. Parts of it were duly cabled to European newspapers. In the meantime, however, reaction against the Locarno sentiments had had its innings in Europe. Europeans are not at all sure to-day that they "can live without America." They are convinced that Senator Bruce and others have not got them quite straight. Much the same thing happened about war debts. During the period prior to settlements the myth of a hard-boiled America grew up. The result was that, when terms actually lenient were granted, most of the European press, still affected by this myth, called those terms harsh. News may be virtually instantaneous, but the public opinion requires an appreciable time to form. This difference in time prevents half the world from knowing what the other half thinks at any given moment.

Logic of facts and figures appears to be irrefutably on the side of Representative Porter of Pennsylvania, asking for an appropriation of \$5,000,000 that our Ambassadors and Ministers may have suitable official homes abroad. This is an old issue perennially revived, but the reason for the persistent iteration is that America lags far in the rear when it comes to taking care of those who represent our political and commercial puissance. We insist that we are a great Nation and support the picture by the use of cheap out-of-the-way buildings that Esthonia, Latvia or Transjordan would decline to occupy. We pay about \$300,000 for the entire rental of the inadequate premises. This represents 4 per cent. on more than \$9,000,000. This would suffice to build both offices and residences at every place that really matters. Strangely enough, we continue to debate the issue and to pay the rental year after year, and little improvement is manifest. How can we take pride in our plans for settling the debts of Europe while we offer so conspicuous an instance of penny-wisdom and dollar-foolishness in our own fiscal affairs?

OUT AROUND.

Things Seen and Heard on a Week End Trip.

My first visit to Holland was in the fall of 1871, when nearly every building in the town worth while was a heap of ashes. I could not see then how Holland could ever rally, but fifty-four years have wrought a marvelous change, creating a city whose steady growth is one of the marvels of the age, considering the meager resources of the town at the beginning. The original settlers in Holland were not rich people. They were mostly as poor as the proverbial church mouse, but they had thoroughly learned an important lesson—that patient industry is the truest road to success and that it does not pay any one to quarrel with his bread and butter. No people ever worked harder to put a town on the map and start her on the road to prosperity and happiness than the original Dutch settlers of Holland, including the faithful few who came from the old country with Father Van Raalte and the many who came later.

In building a city of schools and churches, factories and business places, Holland has overlooked the most important natural advantage God bestowed upon her by neglecting to reserve a park area on Black Lake. Instead of securing at least a mile frontage on the lake front for a public park, she has utilized the Lake as a dumping ground for sewerage and other refuse which has contaminated the water, defiled the shores and made the upper end of the Lake more like a cess pool than a body of live water capable of almost indefinite use as a playground and sport area. The same narrow vision is seen in her failure to secure a half mile frontage on Lake Michigan as a permanent playground for her children and a bathing place for her adult population. She could have accomplished this latter result at insignificant expense by securing an enabling act from the Legislature, but the short sightedness of her people has deprived subsequent generations of the greatest asset she could possibly possess. It may not be too late to accomplish something along this line. If so, the wheels should be set in motion without another day's delay.

I can overlook this neglect on the part of the people of Holland, because they are essentially a class of money makers and money savers—too much engrossed in their intense ambition to acquire riches and gain a competence for themselves and their children to see very far into the future—but I cannot excuse the same lack of vision on the part of Traverse City, which nature has favored so prodigally that she ought to take rank as the Miami of Michigan. She has every thing necessary to become a great resort headquarters except one thing—the initiative of her people, which is a minus quality. With a water front of 100 miles on Grand Traverse Bay, which is conceded to be as beautiful a body of water as the Bay of Tokio or the Bay of Naples; with wonderful inland lakes in every direction; with hills and valleys in Leelanau county which cannot be excelled in attractiveness any-

where in the country; with good roads spreading out in nearly all directions; with fruit orchards which are the envy of the world and a capacity to produce fruit which is unexcelled anywhere in flavor, color and keeping qualities, Traverse City has only herself to blame that she is not now a sturdy city of 50,000 people, growing at the rate of 5,000 per year. Instead of investing her savings in summer hotels, which will bring in an influx of summer visitors, she puts her money into questionable manufacturing enterprises, which nearly always fail; instead of holding out a welcoming hand to summer resorters, she permits the supervisors in the Grand Traverse region to deliberately rob the people who would make their district rich by assuring their summer homes at two or three times what they are worth and five times as high as they assess relative values in farm property. The natural result of these policies is mediocrity and stagnation, whereas Traverse City ought to be the fastest growing city in Michigan. This is not the first time I have called the attention of Traverse City to the golden future they are permitting to slip through their fingers because of their lack of foresight and criminal indifference to the advantages which God has given them.

It is the irony of fate that the greatest success achieved by any citizen of Holland was not by a native Hollander, but by an Americanized German—German by descent, but American in thought and action. His meteoric career was made possible by financial contributions from local investors who can now cash up on their investment on a ratio of about 100 to one, based on the original amount at stake. Other local industries have prospered greatly, but none have approached in growth and magnitude the institution created by the adopted son of Teutonic ancestry.

I had the pleasure of shaking hands Saturday with one of the oldest friends of the Tradesman—M. Notier, who will be 80 years old in March. Mr. Notier was engaged in general trade at Graafschap under the style of Notier & Lokker in 1883 and I subsequently saw much of him as the manager of the Crystal creamery. He is still keen in mind and active in his work as a clothing salesman. If he does not round out a hundred years of usefulness and honor, I shall be greatly surprised.

E. A. Stowe.

Sell Surplus Instead of Storing It.

An interesting feature of foreign selling is that presented in our increased export of eggs to Argentina despite the fact that that country is herself known to be a large egg exporter. This is due to a new Argentina idea in handling surplus production rather than storing it. By reason of a recent change in the method of handling eggs in that country their surplus is exported during the season of high production and they are importing eggs during their period of low production. The bulk of this trade with Argentina occurs during the first four months of the calendar year.

More About Old Time Local Merchants.

Ransom C. Luce occupied a store on the Northwest corner of Monroe and Ottawa avenues in 1865 with a stock of dry goods. One of his employees named Wilkins desired to purchase the business and carry it on with a brother as a partner, and Luce finally sold out. The Wilkins brothers were not successful and the store was leased to Foster Brothers, who continued the sale of dry goods a decade or more. The Luce corner is now owned and occupied by the Herpolsheimer Co.

Henry Fralick and William B. Remington as a firm occupied a store in the Kendall building, adjoining the Luce store, with a stock of dry goods. Mr. Fralick had sailed the seven seas and did not like the confinement that store-keeping imposed and Mr. Remington had an idea that he could accumulate a fortune quicker by engaging in the logging and lumber trades than he could as a dispenser of needles and pins, calicoes and cotton sheeting, so they sold out. Remington gained the fortune he sought in the manufacture and sale of lumber and Fralick engaged in the sale of real estate, which he prosecuted vigorously and successfully. In his youth Mr. Fralick lived in Plymouth, Wayne county, and had served terms as a member of the State Legislature and in the constitutional convention of 1850, he accorded to himself great satisfaction on account of the success of his efforts to engraft a provision to prohibit the manufacture and sale of intoxicating liquors in the State upon the constitution. He served the city as president of the board of education and the Park Congregational church as a trustee several years. During the years he spent on the seas he acquired the superstitions of the men before the mast and after he had become a land lubber he would not transact business on Fridays. A man from out-of-town who was indebted to Fralick called on Friday morning and offered to pay up. Fralick stretched at full length on a lounge in his office, refused to receive the money tendered by the debtor. "Oh, come in some other time," Fralick replied.

John C. Wenham was a dealer in hats and furnishing goods for men. He was a thrifty merchant who invested his savings in real estate. A tract of land lying South of Wealthy street was purchased, platted and sold, yielding a substantial profit. It is known as Wenham's addition. Mr. Wenham also purchased the Northeast corner of Division and Monroe avenues and erected buildings thereon. He died about ten years ago.

Morgan Brothers (George H. and Henry) were dealers in boots and shoes on Monroe avenue, near Ottawa. Rev. Henry Morgan (their father) who had acquired a modest fortune, financed the firm. Rev. Morgan died and the firm failed. The brothers gave much time to society and wore the best in clothing and furnishings. They were not well placed in trade.

C. W. Monroe, of MacKenzie, Bostock & Monroe, had been a salesman of wearables for men in Grand Rapids many years before he joined Messrs. MacKenzie and Bostock in organizing

the above named firm. Mr. MacKenzie died a decade ago, but his interest in the firm, now held by his wife, remains. Mr. Monroe spends the winter months at St. Petersburg, Fla.

George G. Steketee, who had learned the trade of a tailor before he came to America from the Netherlands, found immediate employment at 50 cents per day in the shop of James M. Sligh. Later he engaged in the sale of merchandise and gained a fortune. During a decade he was associated with M. B. Kimm, a noted pharmacist and brought out a number of preparations, such as a pin worm destroyer and a remedy for neuralgia and engaged largely in the importation and distribution of Harlaam oil, an article that many Dutch and their descendants still use. Steketee was elected to a seat in the common council and later to the mayoralty. His administration of the latter office was sensational if not entirely successful.

L. H. Randall, widely known as a wholesale merchant, banker and politician forty-five years ago, commenced his business career as a retailer of groceries in a small way on the Southwest corner of Monroe avenue and Lyon street. He served a term as mayor and signed the assessment roll to provide for the opening of Campau Square. The assessment was levied to pay for property taken for the opening place. His predecessors had withheld their signatures. Campau did not, during his long life in Grand Rapids, contribute anything of consequence toward the development of the city or the welfare of its inhabitants and it has been suggested that a change of the name of the square to Randall would be fitting and proper. Randall was a public spirited citizen, always first and foremost to support any plan that would enhance the interest of the community.

After a score of years spent in the employ of William S. Gunn as an accountant and salesman, Joseph Berles rented a store on Monroe avenue, near Lyon, and opened a stock of hardware. W. S. Denison, a salesman, and Jacob Dykema, a porter, united their fortunes with Berles. Later Denison and Dykema withdrew and opened a small stock of hardware on Wealthy street, near Henry. For more than a decade they planned, worked and saved together and built up a large business. Four years ago Denison sold his interest to Dykema and retired. Dykema admitted John Bos, a master plumber, and son-in-law, Rolla Hiemenger, to partnership, and he also invested his savings largely in real estate. Dykema died two years ago. Among his assets were eighteen houses and lots.

Arthur Scott White.

Are You an Almost?

Size yourself up. Are you on the level with yourself? Isn't your self-confidence ahead of your energy and fight? Ninety per cent. is a fine mark for a boy to make at school—but it's no mark for a man in the school of life. Ten per cent. more effort would put us over the top, but we stop short and call it a day.

Let's quit fooling ourselves.

There's no fun in being an "Almost."

SHOE MARKET

One Hundred Thousand Volume in Town of 675.

We have a general merchandise store in the large city of St. Croix Falls, 675 population. Our volume of general merchandise business runs from \$100,000 to \$150,000. We have competition; we are not alone. I just want to outline to you the situation as we are at St. Croix Falls, Wis.

Our little town is situated on the St. Croix River. We are known as the Friendly Valley region. Nature has been good to us. They have given us Nature's own resources. Any time any of you folks want a real vacation, come up and visit Friendly Valley and if you run shy of money or need something to eat, stop in at the store and we'll fix you up.

Enthusiasm is the backbone of any business. You know that and I know that. Without enthusiasm we wouldn't be in business. I love business and after all that's all we're in business for: To do business.

We have competition, as I said before. St. Croix Falls is situated in Polk county, with a population of 675 inhabitants. The county in which we are situated is sixty odd miles long North and South and forty-eight miles wide East and West, with a total population of some 20,000 inhabitants in the county and there are more retail distributors to those 20,000 people than you will find in any city of 50,000 people.

We went to St. Croix Falls several years ago with \$613, and, as I said, we do quite a volume of business and most of the business is cash.

We try to copy the city stores. We are great believers in watching the other fellow do his work. Montgomery-Ward and Sears-Roebuck are our real competitors—the mail order houses. You know small towns don't rank high in merchandising to-day. I made the statement five years ago at the Northwestern Shoe Retailers' convention that the small towns will not exist inside of the next ten years; and I prophesy this to-day—that unless the small town retailer changes his methods and gets on the band wagon, he will be out of existence in the next two years.

To-day it is necessary to conduct a store in a small town by carrying styles that compete with those in the cities; prices that compete with the mail order prices and an assortment. I probably couldn't run a city store and I have a hard time running a small town store. You know the problem of distribution, style, assortment and leftovers and markdowns.

We do our business and merchandising purely and simply on courtesy, honesty and price. We fight war with war. We use Montgomery-Ward's advertising man in our store; we use Sears-Roebuck's advertising man in our store. We have the services of a \$100,000 man without one penny of cost.

You have noted the great growth of the retail mail order houses the last few years. They are getting business. They are an essential factor to-day. They're doing business right

over our head—the chain stores, the good roads we have all throughout the United States and the city style—these conditions are so that a small town retailer has to fall in line.

Now I am going to tell you some of our practical experiences. I can talk only from a practical standpoint. For example, we do a lot of advertising. We can't live on reputation of preceding history, and neither can you. This is a day and age of business science, I might call it.

Some of our retail stores in small communities are still doing business like they did during the Civil War. They run an advertisement in the paper and say, "Come in. We have a splendid line of shoes," and expect people to come in and spend their money. You can't do it that way. You've got to fight war with war. If Sears-Roebuck and Montgomery-Ward can sell shoes by mail to your customers, use the same method that they do. They don't come in personal contact with your customers; you do. If you ask them for the business, you'll get it. They ask by mail, they have nothing in common. Ask for it yourself by mail.

Here are some of the things we do up there: We circularize these people. We advertise to these people. We have a mailing list of 5,500 homes in Polk county on the addressograph machine. We make our personal representatives, our sales people, good salesmen for us. They are your representatives. You are the engineer of the store; your people who sell your goods are your representatives.

We use a bonus system. We feed our customers. We give them free lunches. We give them music. Of course that wouldn't apply to the city stores. We give it to them free. May be those farmers can't eat!

Then we have a premium department, too. We invite people to come in and save our sales slips, the tickets of their purchases, and we redeem them.

Those things help us keep up our volume. Our volume hasn't altered \$3,000 in the last three years one way or another, and it's hard work. But that is what it takes to do business, folks.

"I call on a good many people. After the holidays we have what we call the End of the Year Festival. We invite people to come in and share the bargains for the last three days of the year, and do you know that December 29, 30 and 31 are the three biggest days we have in the year in that little town of St. Croix Falls, Wis. We will take in more cash in those three days than we do any week before the holidays or Christmas time.

We call that sale an End of the Year Sale and we clean up all odds and ends and we specifically emphasize dollar day bargains. Try that.

I want to mention one more thing and then I'm through. Be human. You know the most of the retail stores to-day think the public does them a favor when they come in to buy goods. They don't. We believe the public are great compromisers. They come into your store, they have a set idea that they want something, but they go home

with something that they didn't intend to buy. They are great compromisers, and if you have a kindly word to say to your customer, get on a proper footing with him, make him feel at home and have your salespeople make him feel at home, you are bound to get the business."

A. D. Barros.

Hides, Pelts and Furs.

Green, No. 1	09
Green, No. 2	08
Cured, No. 1	10
Cured, No. 2	09
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.	

Good Start For Neckwear Buying.

Early Spring business of a satisfactory nature is reported by manufacturers of men's cut silk neckwear. Business being booked by road salesmen is described as very favorable, particularly of the new, neat figured

patterns. Stripes, however, continue to lead from a volume standpoint. The leading shades for the coming season are bright, but at the same time are soft, with blues, grays and some of the less garish reds well to the fore. Foulards and other lightweight materials are headed for high favor, while the prospects for increased sale of the bow tie are considered good.

Buying of House Dresses.

House dresses are being ordered by retailers for sales purposes over the next few weeks, with advance business being also placed for Spring requirements. One of the newer types that figures prominently in the buying is of rayon. Production of these is described as of greater volume than for last Spring. These can be retailed from \$3.98. up, depending on style. Many of the new models have long sleeves and skirts with kick pleats or flares. Plaids, stripes and solid colors are leading pattern designs being ordered.

Small Felt Hats Selling Well.

The small hat continues to find marked favor in millinery, with the felt variety still well to the fore. For immediate delivery, the call is strongly for this type in soft felt in the gigolo and draped tan shapes. Colors that are said to stand out in buyers' orders are oak buff, rose tans, Italian blue, salmon and crystal gray. There is, however, an increased interest reported in crocheted body hats in the less bright shades of lavender blue, yellow daisy and rose.

Herold-Bertsch Announces

New Lasts

New Styles

New Prices

Wait for our men or write for samples

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

Credit Methods of Early Day Storekeepers.

Grandville, Jan. 19.—The country storekeeper has his trials, as no doubt, has the city business man, but the early day storekeeper was up against it far more seriously than either one of these of to-day.

A little girl came into a settlement store and asked, "Do you sell on trust?" The selling "on trust" to that family would have meant a dead loss to the merchant, who had no hesitancy in saying that he did not sell goods in that way.

"But Sam Snoodles said you did," persisted the small representative of the trust desiring family. "He says his pa owes a lot here at your store."

And this was true, but there were people whose credit was good, while others were not desirable customers.

Not every man given credit in an early day proved a good investment. The woods population was ever changing, and more than one kindly merchant found his confidence misplaced on many occasions.

It was almost impossible to carry on a store in the new country without giving credit to a goodly number. Wages were low, but prices were also on the same basis. Men at work in the woods often called for credit and most storekeepers accommodated them, even to tobacco and cigars.

Some of the woodsmen were as true as steel, while others were as tricky as they make 'em. Many a supposedly honest man would buy on credit, paying his bill every few weeks until his credit was first class and then he would be seen no more, having quitted the country, leaving a considerable bill at the store unpaid.

Two Indians came to a store and asked for samar. They had no money, but were going upriver trapping and when they came down again would have furs to sell which were equivalent to cash. "Injin no pay, put Injin in jail," said one. The merchant let them have the samar (tobacco) and never saw either redskin again. Indians in general were untrustworthy, although there were a few among them who were honest to the core.

One Indian in particular used to run his canoe to Muskegon and pole back a load of goods for a settlement store. The distance was twenty miles, and that redman was strictly honest, one of nature's noblemen. Roads were simply impassible at times, and at such times this Indian, with his big canoe came in handy as a carrier of goods for the woods merchants.

There were, perhaps, as many tricky whites as reds in that early day.

A family at the Dam, between Muskegon and Sand Creek, was afflicted with small pox. The settlement people raised a snug sum of money, besides donating a canoe load of provisions for the sick family, giving the same in charge of a white man who, having once had the disease, was immune from the pestilence.

The provisions and money amounted to over a hundred dollars, but unfortunately for the smallpox sufferers, none of them ever saw either.

That volunteer carrier of goods to the sick forgot to stop at the Dam, but proceeded down stream to the mouth, where he sold his boatload of supplies and with the money thus obtained fled to York State.

His was one example of the no-good white of that era.

Indian Bill, Indian Jim and Alixy St. Peter were examples of the honest redman of early Michigan. Most of the river pilots were Indians or half-breeds. The upriver lumbermen nearly always employed these men to run their lumber rafts to the mouth, where the lumber was loaded onto schooners and sent to Chicago.

At Muskegon were as fine a lot of merchants as ever did business. C. Davis & Company, Ryerson & Morris, Wiley & Stevens, Dehaas & Mulder

and a lot of others whose names do not just now occur to me.

When winter set in no more goods were shipped to the town from outside. The lumber country was sewed up for at least six months, so that whatever was sold out before spring remained out until navigation opened.

It was during this closed season that a man named Penoyer drove to Chicago from the lumber country with horse and cutter and brought a pair of wooden shoe signs for a relative, who ever after went by the name of Bigfoot Penoyer.

Lasley & Knickerbocker were prominent in Muskegon business circles at an early day. French, Indian, German and Dutch were all represented here, so that every part of the world shared in the prosperity of early lumber days. As a boy I call to mind a jolly, well fed foreigner, who was always known as "Dutch William." He learned the English language with difficulty and often made the boys laugh with his gesticulations and absurd efforts to make himself understood.

One merchant in a small lumber town retired from business at the end of a score of years, with unpaid bills on his books amounting to nearly \$2,000. Many of the storekeepers were engaged as well in the lumber business. Almost every logger of prominence conducted a store in connection. Many of these stores were in large log buildings, making no pretense to architectural beauty of design.

The old days among the pines are wholly of the past, so far as Michigan is concerned. Some of those early pioneers in the mercantile business, graduated from the woods to higher places in the large cities. Among these was Martin Ryerson, father of the donor of the Ryerson Library in Grand Rapids, who was long a prominent citizen of the Windy City by the lake.

No store in the early days was run on a cash basis. The signs often seen, of "Poor Trust is dead, bad pay killed him," on the wall, above a dead dog, failed of effect in curtailing the habit of trusting.

Old Timer.

Water Works Securities Steadily Gaining in Popularity.

Demand for the securities of water works companies has grown materially in the last few years simply because the investing public has been gradually becoming more familiar with their attractive features.

The oldest of all public utility services and without question the most indispensable, the business of supplying water, because of its relation to human existence, is one of the most stable.

In most instances the largest and most stable part of the business of the various water companies is that of supplying domestic home needs, but, on the other hand, not a few of the most prosperous of such companies are those operating in highly industrialized localities or less thickly populated sections outside our large cities.

Since the inception of public utility commissions, water companies in recent years have had to contend with little or no competition. On the contrary their problem has been "not to keep, but to keep up with their market."

By the same measure the question of franchises is fast assuming a position of minor importance due to the adoption of the indeterminate permit in many states and the recognition of its adaptability by practically all of them. The new method gives a company exclusive and perpetual right to operate in a fixed territory so long as it ren-

ders satisfactory service.

Facilities of these companies are not subject to radical change, although the standard of service has been altered drastically, in that water, one time delivered to the consumer in its original state, is now filtered and purified, thus eliminating any menace to health conditions.

Sources Sources of supply are quite the same as they were years ago and that applies likewise to plant and equipment. Pumping machinery and piping are not subject to any for reaching changes. In fact such equipment is practically permanent. Cast iron pipe in service in France for 268 years, says P. W. Chapman & Company, discussing the situation in an interesting booklet, has been taken up and found to be in excellent state of preservation.

These are factors which make for an exceptionally low depreciation charge. In the case of well maintained companies the depreciation charge runs ordinarily from 3 to 5 per cent. of gross earnings, or about 1½ per cent. of the value of the depreciable property.

Another factor which has drawn greater attention to securities of these companies is the adoption of a new method of financing. Up to ten years ago it was the practice to provide only for immediate requirements, permitting the future to look after itself. Mortgages were drawn for limited amounts, and when that limit was reached it was necessary to retire the issue or revert to second mortgage financing, which naturally did not produce the best results.

Now, however, these companies, like many others, have adopted the modern method of providing necessary funds through the type of mortgage commonly known as "open end" for the reason that it provides for the issuance of additional bonds under conservative restrictions from time to time under which only a limited amount of bonds could be issued, has been supplanted by a new and better type, thus providing a permanent basis for financing improvements and other contingencies.

The Ten Commandments of Waste.

1. Thou shalt spend only within thy budget.
2. Thou shalt spend only upon due consideration of quality and price and of return to thy house.
3. Thou shalt spend as if it were thine own.
4. Thou shalt not waste electricity, nor water, nor soap, nor paper and twine, nor any store supplies.
5. Thou shalt not waste thy employer's time.
6. Thou shalt not carelessly handle the merchandise, or packages, or property of thy employer.
7. Thou shalt not by carelessness contribute to the great waste by fire or accident.
8. Thou shalt not forget that it may be less wasteful to spend than to save.
9. Thou shalt not so highly regard thy competitor's practices that thou shalt be led into wasteful competition.
10. Thou shalt not waste the Good Will of thy house by discourtesy to any one within its doors or by lack of attention to its patrons.

\$30,000,000

FLORIDA POWER & LIGHT CO.

First Mortgage Gold Bonds Due Jan. 1, 1954, at 93½ to Yield

5.45%

Company supplies electric power and light to more than 60 communities in Florida, including Palm Beach, West Palm Beach, Miami, Miami Beach, Daytona Beach, Ormond, St. Augustine and other important towns. The company also controls electric railway systems in Miami and Miami Beach. Total permanent population served is 1925, \$3,741,523, or 2.4 ly augmented during winter. Net income for year ending Nov. 30, 1923, \$3,741,523, or 2.4 times interest requirements. Company is controlled by American Light and Power Co.

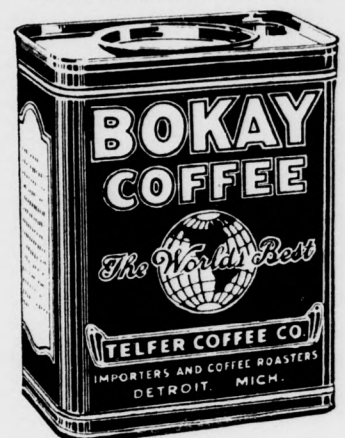
A.E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING.

CITIZENS 4267 BELL MAIN 2435

DELICIOUS



FIRE AND BURGLAR PROOF SAFES

Grand Rapids Safe Co.

Tradesman Building

FINANCIAL

Michigan's New Timberland Tax Act Now in Effect.

Ann Arbor, Jan. 18—That, I think, is a considerable piece of news, and worth distributing, especially among the business men of the State.

Business men really ought to be interested because:

The Auditor General reports that just about one acre out of every five in the whole State is delinquent for taxes and that some 800,000 acres have gone utterly bankrupt and have been bid in to the State.

The Tax Commission reports that ten industrial counties are now paying 66 per cent. of the total State tax, and thirty-eight cut-over counties together are paying only 9 per cent. and that fifty-eight of our eighty-three counties are getting more school money from the State than they are paying in taxes.

The Conservation Department reports that last year we burned over 500,000 acres and planted 6,000 to new pine; also that over a million tourists visited the State parks.

There, then, is the current inventory and balance sheet for Michigan's land affairs.

It says, plainly, that a third of Michigan has gone or is going bankrupt—has actually become insolvent—and that the ten industrial counties must be bled harder and harder in order to keep the cut-over counties going at all.

That bleeding is due to get worse and worse until those counties become at least self-supporting. They can do that only by the development of their resources. For the most part those resources involve the use of land for farming, for forests and for recreation.

The prospects for material or early development in agriculture are exceedingly dubious. The census reports that we have lost about 1,000 farms a year during each of the last fifteen years. Tens of millions of acres of cut-over land are in the markets and the glut steadily increases. North and South.

Recreation developments, in large part, depend upon having a safe and slightly country full of wild life. There can't be anything of the sort where the fires run often and wipe out the feeding and breeding grounds and the "cover" upon which both sightliness and wild life depend.

So good game cover and good recreation territory, for the most part mean good forest cover—and the freight bill on forest products hauled into the State is now over half the cost of the State's administration.

Anyway it is figured, then, if the progressive bankruptcy of the upper counties is to be slowed down or stopped, and if those counties are to get out of the red ink and to stop bleeding the industrial counties, a whole lot of now idle and loafing timberland must go to work.

It has become and remained idle because the owners of such lands have said they couldn't afford to keep their holdings productive.

"Fire and Taxes," they have always said, are alibis for doing nothing. They have been pretty good alibis, too. But now they aren't very good.

The State is spending a quarter million dollars a year on fire work. And now the Legislature meets the private owners more than half way with the tax situation.

The old general property tax law, with its full assessment and annual levy, could or would confiscate all prospective profits and values, long before young timber could reach merchantability. So the Legislature fixed that with the most generous timberland tax arrangement ever enacted by any State.

In effect the Legislature declared non-productive timberland a great and growing liability and good productive timberland a great asset. To permit and encourage owners to make and keep their timberlands productive, the

State creates a new classification and tax system.

Once land is listed under the new act, it pays only five cents an acre a year on pine and swamp land and ten cents an acre on hardwood lands—nothing else until the owner decides to cut some ripe timber.

Meanwhile the State itself has been helping out the counties by paying them 5 cents an acre each year, on all the listed land within their boundaries. Both State and counties agree to wait until the private owners have something merchantable before the main tax applies. That comes due when the owner decides to cut some timber, and is high enough to reimburse the State for its advances to the counties and the counties for their patient waiting.

The presumption is that once the new system gets established, and thousands and tens of thousands and perhaps millions of acres of privately owned timberland has gone to work, that never afterwards will the owners think it necessary or wise to butcher it into fire-traps and then burn it into barrens. Year after year ripe timber will be coming out, wild life will be increasing and gradually the cut-over districts will become and remain self-supporting and prosperous through the development of their lands.

That, however, is still only a presumption. The old tax alibi has gone but it does not follow that private owners will take advantage of the new act. Perhaps it was mostly an alibi and not a reason. Perhaps they will find other alibis for doing nothing.

Perhaps the next Legislature will be asked to make the present law more "liberal" and not so particular about whether the lands offered for listing are actually and in fact well stocked with immature growth and actually and in fact productive, at work raising good thrifty new forest.

The present law defines what sort of land shall be eligible for the benefits of the act and gives no consideration to lands which are chiefly valuable for agriculture, for minerals, for industrial, recreational or merchantable timber resources. Land of those sorts very properly remains on the general tax rolls and where the local assessor may get at it.

Under the new tax act only timberland receives consideration, and then only when the owners offer it actually well stocked and actually at worthwhile work, raising a new crop of timber which will become merchantable in the near future.

If the industrial counties want to bleed themselves still harder, in order to let cut-over land owners maintain blind speculations in idle stump land, I suppose it will be all right; but if they want to back a plan under which their tax money goes North to be invested in a system under which the Northern counties may become self-supporting and prosperous, they will hardly endorse any relaxation in the definitions of eligibility as written into the present law.

For timberland which is actually raising good new forest, every reasonable consideration and assistance; but idle and loafing stump-and-brush country—the sooner it is off the market and in State ownership the better for everybody. To encourage hopeless speculations will not be helpful, for any land, too long idle, will eat off its head in carrying charges—and these lands have. So long as they remain idle, nothing can prevent that.

Before long, no doubt, it will become very evident indeed that what private owners cannot or will not do must be done by public agencies, National, State and local, or will remain undone.

With seven million acres now delinquent for taxes and toward a million acres gone utterly bankrupt, Michigan still lacks anything which may be called a comprehensive or workable policy. So long as the more prosperous communities are willing to be bled, and to

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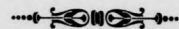
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see their tax money dropped into a hole, for that long, no doubt, we shall lack a real policy and program for the handling of the cut-over lands and for the handling of the forest lands not yet cut over.

But the makings of a policy and program are in sight. Now the State offers to timberland owners the most generous tax arrangement in America, and more and more effort at fire control. Whether the owners (about fifty of whom own half of the forest and cut-over country) will decide to ante, remains to be seen.

The difference between the taxes being paid at present and those under the new act will amount to about 25 cents an acre a year. If owners really desire to keep their timberlands continuously productive, some of those savings can be invested in the planting of ragged places too thin to be eligible for listing, and in some permanent fire-breaks and year-long men. Neighbors may throw in together and do what they could not attempt alone or individually. "May"-----"Could"-----

Whether they will, and upon what scale, remains to be seen. Anyway the Department of Conservation, at Lansing, is distributing copies of the new law, and blank forms for making application under it.

I hope that you have noticed that I haven't yet used the word "forestry" or the word "conservation." I'm not going to, either. More than anything else these affairs are matters of plain business, red ink, creditors and debtors, assets and liabilities, productive properties and junk. Until business men begin to figure it that way I figure that it is just about useless to talk about the other aspects of the situation.

P. S. Lovejoy,
Conservation Committee Michigan
Academy of Science.

Stock Market Has Reached Critical Point.

Rightly or wrongly Wall Street clings to the belief that stock prices will rise to a level substantially above that now prevailing before the 1926 downturn starts. Those closest to the market frequently are least qualified to speak on the major trend in prices, but what the more active bankers in New York think about the future movement in stock always is interesting, nevertheless.

On one point there is fairly general agreement. It is on the probability of the beginnings of an extended decline some time before the close of the present calendar year. On the direction of prices for the immediate future opinion is divided; some prophets hold firm convictions that our enormous gold reserve will force prices materially higher before any pronounced reaction occurs and other forecasters expect a downturn on the first bad break in the news.

Whether we subscribe to one of these views, however, or have been unable to formulate any very concrete opinions on the probable course of the market, it is possible to recognize some signs that should be helpful in making plans for the future.

Stocks may or may not do all that the bulls predict, but certainly it must be plain that the 1926 market gives evidence that it is reaching a zone in which price movements may be more irregular than heretofore. The present bull market began in late 1921, or, if we denote its beginning at the time when the upward trend became pronounced, in late 1923, and prices have risen to levels never attained before.

That business conditions remain sound is clear enough, but, it must be remembered, good business well into the future already has been discounted in the price of stocks. From now on professional operators will be more and more skeptical of sharp advances and give greater attention to news developments. These, whether good or bad, are likely to influence somewhat the direction of the market's movement.

While demands for funds in business are increasing and should expand further during the early months of this year the money situation on the whole is favorable rather than unfavorable to the market.

More funds are at hand than can be used at the moment by commercial enterprises, and, according to indications, the price of money will remain fairly reasonable for a time. At least it cannot be said that basis for a major downturn in stocks already is present in the dearer rates for money, but, of course, when Wall Street sees higher money coming it will not await the arrival before deciding what to do with its stock holdings.

Paul Willard Garrett.
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New Rail Wage Demands.

The railroads, generally speaking, had a good year in 1925. Average earnings were satisfactory. Car-loading records were broken with marked regularity. The railroad baiters were quiet. There was little legislative harassment. Rail labor made no demands for increased wages and there were no wage quarrels or strikes of any consequence. It was a quiet and rather uneventful twelve months for the railroads. They went about their business of giving service and making extensions for the future.

The present year may not be so uneventful. New rail legislation is being pressed for consideration, and not all of it is satisfactory to the roads. There is, of course, no further idea of reducing rail wages. In fact, the roads are now making ready to meet a request for a general increase all along the line. The Brotherhood of Railway Trainmen has voted solidly to demand a wage increase. So have the members of the Order of Railway Conductors. The Brotherhood of Locomotive Firemen and Enginemen is taking a referendum that undoubtedly will result in a similar demand.

It is understood these workers will ask a restoration of the war-time rates of pay that were cut by the Railroad Labor Board after the war. That board is nigh unto death, and its passing will be un lamented by either the railroad employes or executives. Rail men and rail management are asking Congress for a new rail labor law under which they will try to work out their own wage adjustments.

It is to be hoped the legislation they ask will do all they claim for it and at the same time protect the public interests. There is every indication that fair and sound labor legislation for the railroads may be needed before the year ends. Unquestionably it will be if there is general demand for an upward revision of rail-wage schedules.

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What To Do in Case of Fire.

This title suggests a question, the answer to which comparatively few persons ever consider. What should be the immediate action in case of fire? Offhand, the answer that suggests itself is the natural one—endeavor by the means at hand to extinguish it. Extinguishment is of course the desired result, but should seizing an extinguisher or other first aid appliance and playing it on the fire be the first move?

If one has not thought out this problem from all angles and anticipated the probable result of each move during such an occurrence, a little thoughtful consideration will develop doubt as to the wisdom of immediately starting to put out the fire. But doubt means delay, and delay during the early stage of a fire, as is well known, may be serious or possibly result in disaster. This clearly indicates the urgent importance of having in mind a clear-cut plan of procedure.

A well known fire protection engineer was recently asked to answer this question, and his answer, which is quoted in the following paragraph, is decidedly interesting and contains much food for thought.

"The first thing to do in case of fire is to summon aid if there is any aid available. It is frequently a gross mistake to engage in a combat with fire, using first aid fire appliances. There have been numerous very serious losses as a result of such action. In fact, some of the resultant disasters have raised, in the minds of some fire preventionists and protectionists, the grave question as to the disadvantage involved in the installation of first aid fire appliances in industrial and mercantile properties. This may seem a radical statement, but when one analyzes the activities of the individual so engaged, it is easy to see that the lure to action which comes from the presence of first aid appliances frequently results in a disastrous fire."

Unquestionably, the first thing to do is to summon aid and in cases where plants are located within a city, this means pulling the nearest city alarm box and summoning the fire department. Where a city fire department is not available, the plant brigade should be notified. This procedure is of such importance that it might well be emphasized by capital letters. The following, selected from numerous similar cases, illustrates the serious consequences liable to result from failure promptly to summon aid:

About seven years ago, a small fire occurred in the middle of the morning in a Pennsylvania ferry-house at Camden, N. J. The porter of the station picked up a chemical extinguisher and endeavored to put out the fire. When the extinguisher was exhausted, the fire continued to burn. He then took the standpipe and hose line out and operated against the fire, but was finally defeated and abandoned the fight. It was then that he summoned the Camden fire department. The Camden fire department responded with the usual first alarm response, but when it arrived without being set up for action, it found that the fire had developed to a second alarm stage.

This resulted in a loss of approximately \$200,000.

About twelve years ago, at the establishment of the Baker Printing Co., on Market street, Newark, N. J., a cabinet-maker arriving at his bench at eight o'clock in the morning, took his trash can to the other end of the basement to empty it. He discovered a small fire in some furniture that was wrapped in excelsior and burlap, the whole basement being pretty well stocked with this class of goods. The cabinet-maker discharged the contents of six fire pails which were setting on a bench close by. This made little impression on the fire. He then hurried to the standpipe which had 50 feet of 2½ inch hose attached, stretched the hose and then ran back to open the valve; then, of course, he returned to the nozzle. He played a stream of water on the fire as long as the basement was tenable and then rushed out with the intention of sending in an alarm, but his face and hands were so badly burned that instead of sending in an alarm, he rushed to a doctor. The fire burned on until it finally came through the mill structure floor to the first floor and an alarm was then sent in. When the Newark fire department arrived it had a second alarm fire on its hands, with first alarm company not set up.

The American Agricultural Chemical Company of Newark, N. J., about nine years ago had a similar fire. In this particular case the fire brigade handled the fire for about 1½ hours when it was defeated and then called the Newark fire department, turning over to them a third alarm fire.

At the outbreak of fire, unless to turn in an alarm is firmly in mind, one instinctively will rush for the extinguisher, and once an extinguisher is picked up and the combat started there is no thinking of anything else to do except to combat the fire, and the conflict goes on until either the fire is extinguished or the fire fighter is defeated; frequently the latter happens and this of course means disaster.

This is in no way an argument against fire aid appliances; to the contrary, this opportunity is seized to urge their installation, but it is an argument for prompt notification and means to ensure this end. Every appliance should have posted, close by, a sign indicating where alarm can be sounded, or instruction as to method of calling aid. Distance to boxes or other alarm signalling points should not be great. First aid appliances provide a valuable means for combatting fire while aid is being summoned and pending its arrival.

In plants where the peculiar character of the materials used or manufactured is such as to make possible fires, the extinguishment of which can best be accomplished by the employees because of their knowledge of the materials' hazardous properties, and provided there is a well-drilled and trained brigade, two things should be done simultaneously on the discovery of fire—summon the city fire department and start to extinguish the fire. If on arrival the city department is not needed, it can easily be sent back, but if

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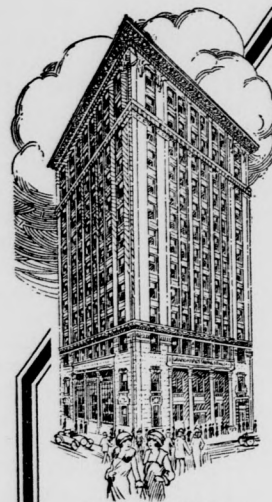
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its help is needed, valuable time will not have been lost. It is the duty of such plant managers to call in the battalion chiefs and captains in their district, and acquaint them with the hazards of their materials and processes, and the best means of extinguishment to be employed.

No army leader would order an attack unless thoroughly prepared; neither would he attack unless his chances were at least even. The same reasoning in a great measure holds true in the fighting of fire. Being prepared is only another way of expressing—"knowing what to do."

Adequate preparation will mean that all possibilities of delay so far as prompt notification is concerned, are reduced to a minimum.

In manufacturing plants an element that frequently causes serious delay is what may rightly be termed the "surprise factor." By this is meant the breaking out of fire at some entirely unexpected location, or in connection with a process or material theretofore deemed safe. To eliminate or reduce this factor, the men in each department should be instructed concerning the hazards in connection with the materials or processes in their individual department so that no man will be unaware of the fire possibilities in his work. There is nothing that will disconcert even the most cool and level-headed man more than surprise.

From the foregoing it follows then that the dominant thought to be instilled in every employee's mind, is first to summon aid in case of fire.

If fire should be discovered at night or any time when other employees are not nearby, the person sending in the alarm should remain at the box or plant entrance to which apparatus will respond, so that no time will be lost in locating the fire.

If two or more men are present when fire is discovered, the procedure should be as follows:

One man immediately send in the alarm and remain at box or plant entrance to direct fire department to the fire. The other or others to close all doors and windows so as to confine fire to room of origin, and then combat the fire with extinguishers, standpipe hose lines or whatever appliances are available.

The foregoing procedure is of course general, and more details should be prescribed according to the nature of the plant. For instance, if dip tanks are used, it is important that they be drained to outside storage tank; some one should also operate the remote control or the switch shutting down ventilating fans and power driven equipment. Other plants may require more detailed and different procedure, but these additional items of procedure indicate the pronounced importance of having as a part of the plant organization a well-trained private fire brigade.

In conclusion, it must be recognized that all means of extinguishment will be at the most of only partial value, if the plant buildings are not structurally prepared to resist the spread of fire. Such preparation in the way of enclosing stair and elevator shafts and other vertical openings and installing proper type fire doors in wall openings

should be the primary fire prevention measure.

If the plant managers of the country will bring themselves to recognize the need of instructing their employees in what to do in case of fire, and further, will appreciate the importance of preparing their buildings structurally to resist fire, a big step in the reduction of the country's fire loss will have been taken.

Iron and Steel Industry Nearer to Normal.

It still is true that the trend of business in the iron and steel industry gives a fairly reliable guide to the movement of trade generally in this country.

Changes in the activity of the building, motor or transportation industries all are very quickly reflected in the pick up or falling off in the demands for steel in some form. For that reason the volume of steel business always is interesting to business prophets and so, of course, is the trend of prices for this basic industry. We all know that the price structure in the iron and steel industry has not been entirely satisfactory during the past year. Now is an appropriate time to survey the situation anew and to ask the question: What is the outlook for stability in steel prices in 1926?

Dr. Lewis H. Haney, writing in the leading journal of the industry, Iron Age, says this week:

"Production of iron and steel in comparison with the prospective demand is not excessive and is at present well balanced between pig iron and steel ingots. The price structure in the industry is more nearly normal than it has been in a good many months.

"Our barometers indicate that they (steel prices) are likely to work a little higher, which seems the more probable as some items are below their normal relation to others. But no large or long continued advance in finished steel prices now seems likely, and this is certainly true if production keeps on growing at the December rate. At present the most probable development seems to be a considerable period of steady prices."

That iron and steel prices may reasonably be expected to hold steady in price is a favorable sign for a continued profitable trade within the industry itself, but it is more.

A sharp advance in steel prices unquestionably would check the demands from the building industry, for example, not to mention others, and a very pronounced decline would narrow the margin of earnings materially.

If the industry can maintain stable prices it will assist greatly in perpetuating a state of sound business prosperity, and, fortunately, this appears to be the aim of leaders in the field.

Paul Willard Garrett.

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The Bona Fide Big Definition of Economy.

Written for the Tradesman.

If you ask a number of your friends each to give his or her definition of economy, the meanings you get will have individual slants. Most of them will bear directly on money matters.

Some hard-headed man of your acquaintance will say that economy is simply spending less than one earns. Two or three of your women associates will be sure to get away from the idea of a definition and give some pet method of saving money. One will tell how she has just made over an old dress instead of buying a new one, and has, or thinks she has, so many dollars absolutely to the good in consequence. Another will declare that by watching the sales she gets seven bars for a quarter instead of six, of her preferred kind of laundry soap.

Every one of the meanings will be right as representing some phase of signification. For economy is one of the comprehensive words that admit of a large number of definitions.

Webster gives it several, ranging from "thrifty and frugal housekeeping" to "orderly system of regulating the distribution and uses of parts, conceived as the result of wise and economical adaptation in the author, whether human or divine; as the animal or vegetable economy."

But some one has given a meaning better than any the dictionaries have to offer. It is this: "Economy is the art of making the most of life." I regret that I cannot give the name of the sage who has thus spoken.

The most of life! That is what we want. The most of usefulness to others the most of satisfaction to ourselves, the two being inseparably correlated.

The Woman's World of last week and that of the week before, together with this and several articles that will appear next following, are interrelated. They deal with work and the allocation of time, with the reaction of the mind to one's occupation or to one's position in society, with the spending of money, with the obtaining of fine and high enjoyment in the fullest possible measure. The theme running through the series is how to extract the greatest value from our days and years, from whatever of wealth may come into our hands, from life itself.

The excellent definition just given is a test for every methods and every proposition that purports to aid in the solution of our problems. If, when traced to its logical outcome, any propounded measure bids fair to be a help in getting the most out of life, then it deserves a trial with a view to adoption, even though it may run counter to our previously accepted opinions. By the same token, an old method, if found to be a hindrance in securing the greatest value from life, should be discarded, no matter how strongly entrenched it may stand in traditional approval.

Does this seem to be getting away from our ingrained idea of economy—the needful policy of making the money we use go just as far as it will, in order that we may put by a little some-

thing for the sure-to-come rainy day? It certainly won't answer to get far from that. And we shan't. Our definition is so broad that it includes wise spending, thrift, and whatever else there may be that has to do with the great money question, as well as labor and time and all the rest.

It furnishes an ever-enlarging field for study and observation—study as to how we may best work out our own problems in the light of this mentor definition of economy, observation of how those about us are working out theirs. In the latter we shall find many surprises. Some who are greatly in the public eye are making a sorry failure of getting anything worth while out of all their success. Others, inconspicuous as to career, are finding real satisfaction in living, and are extending their enjoyment to their associates.

We shall find there is much of psychology to be learned. What we get out of life depends largely on how we take it and on our mental attitudes. In all ages this truth has been apprehended, and often has led to the belief that happiness is never to be found in prosperity.

An old story bearing out this idea will perhaps stand repeating.

In ancient times there lived in a certain part of Spain a very lazy king, who spent his time eating and sleeping. After a while he fell ill and his most skillful physicians were unable to cope with his malady. All hope had been abandoned when one day there came to the palace an Israelitish doctor riding a donkey that had no ears. This strange man had a large book and carried a red cotton umbrella.

Having been taken to the bedside of the monarch, this queer old traveler thumped the skull of the royal personage with his fist, saying, "This king has an empty head." Soon he applied a similar treatment on the left side of the potentate's chest, averring, "Th's king has a heart of cork." Next he struck a lusty blow on the imperial stomach.

At this the monarch sat up, protesting against usage so unsuited to one of his rank, but at the same time declaring he felt much better.

The aged physician paid no heed to the rebuke. He consulted his book and after some mysterious manipulations, uttered this solemn dictum: "The king must die unless he can, in no more than a month's time, put on the shirt of a happy man." The queer healer then withdrew and shortly afterward rode away on his earless burro.

The king's favorite minister now bestirred himself to secure the garment that was to restore his majesty to health. A round sum was offered, but surprising as it may seem, no one could furnish the desired article of clothing, because no one in the whole realm even claimed to be entirely happy.

Time was slipping away. The quest was now pushed outside the boundaries of the kingdom into the desert country that lay beyond. Here, just before the end of the month, the minister came upon a shepherd clad in the skins of animals, a man very poor, but in ap-

pearance and according to his own statement, joyous and absolutely contented.

Promptly the eager courtier threw a sack of gold at the rustic's feet, offering him this price for his inner garment. With a laugh the shepherd threw his rude dress open at the throat, revealing his bare breast. The really happy man had no shirt.

The trouble with this picturesque old story is that applied to ourselves in this present age, it is not true. A normal human being in these days cannot be and ought not to be happy and satisfied in extreme poverty. Some degree of financial well-being is necessary to intelligent content. And the people who are utterly careless of money and of the things money will bring, are inadequate and unsatisfactory in the ordinary relations of life.

These things are true in regard to that exterior plane of being in which we largely live. But these do not affect the reality of that kingdom of heaven within, which depends very little upon outward circumstances.

The ideal should be to attain a well-poised development; to achieve a reasonable success in such lines of effort as good housekeeping, seeing to it that the children are fed, provided with clothes and shoes and kept in school, that all the bills are paid, and that there is a fair-sized balance in the bank; and still, in the innermost recesses of the soul to be "serene, indifferent to Fate," the real happiness unmarred by disappointment, loss or hardship.

Ella M. Rogers.

Color Uncertainty in Hosiery.

Considerable uncertainty is still felt as to probable leading colors in women's hosiery for Spring. While gun-metal and black are ranked leading shades at present, the duration of their vogue during the coming months is held open to question. The light shades are counted on to come in stronger, particularly such tones as dove gray, opal gray, parchment, phantasy violet nude, light orchid tan and woodland rose. Other shades which continue to sell well are mauve taupe, bran, champagne and French nude. Sheer goods are holding their own in popularity, with the position of all silk ones getting stronger. The forward buying for Spring has not been large, owing to the color uncertainty.

Trends in Junior Dresses.

Early favor for georgette is a feature of lines of Spring dresses for young girls from 14 to 18 years of age. Adult styles are followed to a large extent in the models of this fabric, particularly in the simulation of a two-piece effect in a one-piece dress, the moderate use of flares, long sleeves and V-shaped necklines with ties, according to the United Infants', Children's and Junior Wear League of America. Kasha and similar weaves are used for school frocks having tailored lines. Many show belts of the material held in front with metal buckles. Prints in the new cubist designs are also being used, models of these silks being usually fashioned along simple lines.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

I. VAN WESTENBRUGGE
Grand Rapids - Muskegon
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The Food of the Future

CHEESE of All Kinds
ALPHA BUTTER
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BEST FOODS Mayonaise
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HONEY—Horse Radish
OTHER SPECIALTIES

Quality-Service-Cooperation

Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

You Make
Satisfied Customers
when you sell

"SUNSHINE" FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

IN THE LAND OF SUNSHINE.

Florida Building Beautiful Cities All Over the State.

St. Petersburg, Florida, Jan. 15—The ancient and honorable business of buying, selling and bartering patches, parcels and pieces of this old mother earth is a vocation that in this particular part of the country stands out distinct and apart by its self and is surrounded by traits and characteristics peculiar to its own; and it has attained such distinction and prominence as to even be deserving of a position of dignity and importance among the professions.

In St. Petersburg alone, on what is considered a very conservative estimate, there are over 4,000 of these conspicuous dispensers of this sandy surface. If any visitor or tourist is at all in doubt concerning these statistics, let him evoke a casual interest in buying a lot or incidentally make a few enquiries as to the price of property and he will soon be convinced that the estimate is none too large.

There is certainly no section of the country where the business has such a large number of ardent followers as down here on this phenomenal peninsula which projects between the Atlantic and the Gulf and points toward the tropics.

This irresistible knight of brilliant vision and optimism is endowed with all those cardinal virtues which are so necessary to success; with patience, perseverance and determination predominating; he has cultivated and perfected a bull dog tenacity that is beyond any ordinary individual to resist.

His command of language and flow of words is most convincing and his persuasive influence over his prospect when inducing him to sign on the far famed dotted line is little less than marvelous.

The countless difficulties and barriers that these boosting builders of suburbs and subdivisions have to surmount is sufficient evidence that their line of march is by no means along a primrose path; for in diverse ways and through many avenues his prospect, although carefully corralled and thoroughly subdued, may find numerous ways of escape.

The owner on a rising market such as Florida has been enjoying is so apt to change his mind and raise the price. The realtor, after toiling with his prospect and seeing the climax of his endeavors almost in sight, finds the property that he has been trying to sell either withdrawn from sale or boosted in price.

Again a slight flaw in the contract may be the cause of spilling the beans and spoiling a sale, or perhaps the wife is not quite certain that the price will top the market, or for various other reasons, resorts to a woman's privilege, changes her mind and refuses to sign the deed.

A very usual method in this country, where a fast and furious pace is going on in the exchange of realty, is the listing of property for sale with a number of different dealers at the same time.

This condition is a very common source of grievance and vexation to our active, alert and athletic appearing agent in knickers, when after he has dined and wine, feted and feasted, catered to and made much of his prospect at no small expense, he is about to make his triumphant landing, he finds out that his victim has been closed up by one of his numerous competitors or perhaps the owner himself has negotiated a sale.

But from everything that can be observed, as well as the almost unanimous testimony of those engaged in the game, it has its fascinations. From the large developer whose properties mount into the millions to the lowly salesman of a single lot, who is in his office when he is in his shoes, the pursuit and capture of a prospect re-

sembles the joy of a chase or the thrill of a hunt and tingles with the zest of sport.

There is nothing so conducive to the good business of our Florida developer as fine weather, when he can take his prospects either single or by bus loads out on location and extoll the beauty of its natural surroundings, helping his client to form a mental vision of the marvelous possibilities of the place. These trips form one of the popular and pleasing amusements for numbers of the winter visitors, who have no thought of buying, but go for the outing, or it may be for the excitement, or the music of a band; often there is a splendid lunch served free of charge. By no means the least enjoyable part of the entertainment is the eloquence of the orator, whose descriptive powers often have a hypnotic influence similar to the climate, the fragrance of the air, or the Spanish moss which festoons the surrounding pines and palmettos.

On damp, cold, rainy days the scene of his activities change. He is to be found with the other members of his organization at headquarters, being schooled and drilled by an experienced coach in the various ways and best methods of discovering prospects, handling customers and presenting properties.

The expense of financing many of these developments and getting them to a point where the developer may be able to see any returns in the face of his heavy overhead is beyond the ordinary mortal mind to imagine.

Where some of the most amazing transformations of the contour of the country is being attempted was, not long ago, little less than a trackless jungle, and the inexperienced observer is very much deceived in estimating values on acreage, particularly where shore line and riparian rights are involved.

A trackless swampy waste, so low the tide will completely submerge or an impenetrable tangle of tropical growth, the natural home of snakes, alligators and jungle life, so long as its shores are bathed by the placid waters of gulf bay, lake or river, often assures it a wonderful future, the valuation of which often mounts into amazing figures.

The lavish expenditures required to establish a gigantic organization promoting one of these large developments, with palatial offices in many cities throughout the State; a fleet of costly busses to haul prospective customers long distances to the development, to say nothing of taming a tangled tropical jungle of several thousand acres and converting it into a bower of beauty is a business that admits of no comparison and has no equal, can only be handled by those well informed and entails an expense and outlay that staggers the imagination.

Water fronts with riparian rights afford wonderful advantages. By means of the modern suction dredge and steam shovel, filling is removed from bottoms, sea walls built, beaches beautified and boating, bathing, fishing and other aquatic sports enjoyed.

Down in this land of flowers and sunshine, the developers, assisted by the landscape gardeners and civil engineers, are giving free rein to their most cherished dreams and unhampered by a handicap of having to revise and remodel some antiquated and unsightly constructions already existing, are building beautiful cities all over the State, endeavoring to eliminate ugliness, slums and the many unsightly and unsanitary conditions with which the older settlements have had to contend.

C. W. Hoyle.

Henry Klooster & Co., dealer in general merchandise, produce, etc., at Atwood, renews his subscription to the Tradesman and says: "We cannot get along without our Tradesman."

Radio Market Reports and Meat Consumers.

At times protests against the dissemination of wholesale market reports, usually of a rather mild nature, come from the interests. Their objection is not based on the right of consumers to know wholesale values, but rather on their belief that consumers as a class do not make the necessary allowance for expenses connected with preparation and sale of meats and that misunderstandings result in some cases. Another thing that they point out is that the cost of a live steer, for instance, and the cost of a carcass of beef of the same grade is necessarily different, the carcass being higher, due to shrinkage and loss of inedible parts as well as lower than live animal value of certain parts that are usable. That some misunderstanding does result is freely admitted, but we believe it is safe to assume that most retailers overestimate the extent of this misunderstanding and fail to fully appreciate the consideration given to the features of slaughtering and marketing livestock and meats referred to here.

It is not assumed that very many consumers, relatively, understand the details of the livestock and meat business but it is also assumed that their experience with other things that they buy leads them to feel that finished products cannot be bought as cheaply as raw products. Scoured wool is selling in a wholesale way from 72 cents a pound to \$1.35 cents a pound and yet no one would expect to buy a suit of clothes or a wool dress according to weight on the same basis of value. When shelled nuts of various kinds are bought the price is always considerably greater than when bought unshelled. So it is with meat, with special reference to manufactured products and selected cuts. It is felt, however, that when a business is honestly conducted there is nothing to conceal and a little education as we go along and extended over a long period of time will make for better understanding and greater harmony. There is and by right should be a relationship existing between livestock and dressed meats and their allied products and this relationship can be observed.

What Kills the Profits.

Merchandising experts have compiled the following list of profit-killers in the retail business:

- Overbuying.
- Rats and mice.
- Forgotten charges.
- Unbalanced stocks.
- Careless delivery boys.
- Errors in sales checks.
- Inefficient advertising.
- Waste of paper and twine.
- Failure to take discounts.
- Incorrect figuring of costs.
- Fading merchandise in windows.
- Poor handling of light and heat.
- Carelessness in weights and measures.

Cutting prices instead of employing salesmanship.

Paying freight without verifying rates and weights.

Failure to get out seasonable merchandise in season.

Failure to transfer dissatisfied customers to other salesmen.

FREE



Grocermen—Send name and address for free full size sample package Dept. 18.

Skinner Mfg. Co., Omaha, Nebraska

Sand Lime Brick

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

GRANDE BRICK CO.,
Grand Rapids.

SAGINAW BRICK CO.,
Saginaw.

JACKSON-LANSING BRICK
CO., Rives Junction.

King Bee

Butter Milk
Egg Mash
18% Protein

The Mash you have been looking for. A Buttermilk Mash at a reasonable price.

Manufactured by

HENDERSON MILLING
COMPANY

Grand Rapids, Mich.

"The reliable firm."

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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.

MEN OF MARK.

Phil. Manasse, Wholesale Hat and Glove Dealer.

Philp Manasse was born in Milwaukee Jan. 2, 1878. His father and mother were both natives of Southern Germany. He attended the common schools of his native city until he was 15 years of age, when he entered the employ of a wholesale men's furnishing goods establishment, being assigned work in the packing and unpacking department. His next connection was with the Boston Store (Milwaukee), first as clerk and later as buyer for the men's furnishing goods department. Five years later he associated himself with the Middleton Manufacturing Co., manufacturer of hats, as salesman in Michigan, Southern Wisconsin and Iowa. After four years with this house he was offered the Michigan and



Philip Manasse.

Northern Ohio territory by Keith Bros. & Co., of Chicago, and he immediately removed to Grand Rapids and entered upon an engagement which lasted eighteen years and was terminated by himself on Dec. 20. He did this in order to engage in the wholesale hat and cap and glove and mitten business on his own account in Grand Rapids. He is located in the Wm. Alden Smith building, where he occupies the entire sixth floor. He will do his own traveling, undertaking to see his entire trade twice a year.

Mr. Manasse was married Sept. 8, 1908 to Miss Nellie Reed, of Lake Geneva, Wis. They have one child, a daughter nearly 5 years of age.

Mr. Manasse is a Mason up to and including the 32d degree, but has no other fraternal relations.

Mr. Manasse is a man of pleasant personality who makes friends easily and retains them as long as he lives. His parting with the house he had represented so many years was a source of great regret to both him and

his employers. No customer knew of the change he had in mind until after he had parted company with the old house and leased his present quarters. He is getting in his stock and expects to start out on the road next week with a full line of samples.

Fancy Lines Greatly Increased.

A steady immediate delivery demand for glove silk underwear is reported by manufacturers. Retail stocks were greatly depleted during the holiday season, and active replenishing is being done. While offerings of fancies in this merchandise are larger than they ever were, the buying has been correspondingly increased, wholesalers say. The fancies are being shown in a more complete line of colors than ever before. Pink has the greatest volume demand, but white, orchid, maize, black, Nile, peach and the new soft coral have shared in favor. The use of ribbon, applique and other embroideries, lace and combinations of these trimmings has been more lavish than last Spring. While prices are unchanged from then, the rise in raw silk has led to the expectation that advances may be made before the Spring season is ended.

Spring Production Is Gaining.

Production of men's topcoats and suits for Spring has been slowly gaining in volume, and initial shipments in some instances are going forward to retailers. While the situation is described as showing an improvement over last year at this time, the caution of manufacturers is indicated in the restricted duplicate business which the woolen mills have received thus far. Selling agents, however, believe that the momentum of increasing clothing production will serve to send in a substantial volume of orders. This business, it is anticipated, will develop side-by-side with the early heavy-weight demand. The question of what the preferred colors in the late Spring duplicates will be, it is thought, will have an important bearing on whether light shades are to continue as strong factors in the buying.

Good Orders For Silk Gloves.

The advance business in silk gloves is described by wholesalers as being the largest in a number of years. The good early placing of orders is attributed in part to the shortage of this merchandise last Spring, when there was an exceptionally good consumer demand. The one-clasp short cuff fancy glove has dominated, slippers and long gloves having but little popularity. The variety of fancy trimming is large and runs all the way from ruffles and frills to highly ornate embroidery effects. The tan shades are outstanding in the colors wanted, particularly those known as toast, Manila and sunset.

Offers Novel Bags For Women.

A novel covered-frame bag for women, the covering being of the same material as that of the body of the bag brocaded silk in solid and floral color combination—is now being offered to the trade. Its novelty lies not only in its tab fastening, which is used in place of the usual clasp, but in its fittings of swinging purse and

mirror and the low price at which it can be retailed profitably. The bag is lined with moire silk of a contrasting hue. Another novelty put out by the same manufacturer is a Dutch-shaped pouch bag of metallic brocade that is mounted on an especially attractive metal frame. This bag also retails profitably at a popular price.

Novelty Jewelry For Spring.

Lines of novelty popular-priced jewelry for Spring have been quite generally opened and buyers have been sampling some merchandise for early sale. Both imported and domestic lines feature a wide variety of goods indicating strong confidence in continued consumer demand. Necklaces in particular are regarded as likely to sell well. Choker effects are continued, but the festoon necklace, with the pendant to be worn either in the back or front, is described as a new feature that is likely to take well. Pearl, crystal and colored stones are the leading components of the goods.

Greetings To Dry Goods Association.

Wyoming Park, Jan. 19—I think the members of the Michigan Retail Dry Goods Association should be congratulated on having as their Secretary that able and charming gentleman, Mr. Jason E. Hammond.

I read with a great deal of pleasure his news letters which are sent out about every two weeks and which he very kindly sends to me, and they show that he is, indeed, a live wire.

Our Association and its officers wish Mr. Hammond and his associates a very happy and prosperous New Year.

Paul Gezon,

Sec'y Retail Grocers Association of Michigan.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

REAL VALUE



Ask
Your
Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

TAKING INVENTORY

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

MOSHER SALES SERVICE
A Business Building Service
For Merchants
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SPECIAL SALE EXPERTS
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GRAND RAPIDS, MICHIGAN

Spring Wash Goods

We announce the opening of a full line of RAYONS—including such well known numbers as AMOSKEAG RAYONELLE—RADIOUX CHIFFON and MOHPAC. All these goods are sure to be very popular sellers this year. Anticipate your requirements NOW. They will show you a GOOD PROFIT.

Many other NOVELTY WASH GOODS in our line upon which we will gladly submit samples.

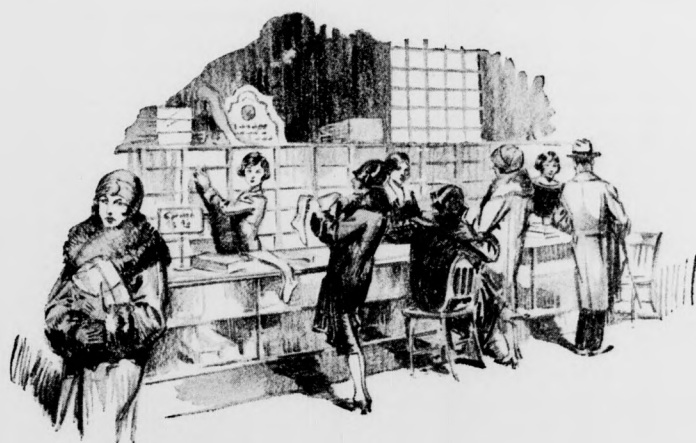
Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

TWO SALES IDEAS

first developed by resourceful hosiery retailers—now made available to retailers in this territory by Burnham-Stoepel service



(1) "Have *what* your customers want"

(2) "Have it *when* they want it"

THESE two fundamental laws for winning and holding trade are today practised by the more successful retailers. Earning records of the few stores that actually put these ideas into practice prove their value.

Burnham-Stoepel service

matches these retail requirements. It helps you operate your store on this more profitable basis.

A case in point is the new Durham Sales System, which offers the retailer five vital, profit-building advantages. Ask our salesman to explain this System to you.

BURNHAM, STOEPEL & CO.
Detroit, Michigan

DISTRIBUTORS FOR

DURABLE-DURHAM

MADE BY THE WORLD'S LARGEST PRODUCERS OF DEPENDABLE HOSE

"SELL IT AS A LINE"

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.

People Who Trade at Too Many Places.

Written for the Tradesman.

Whenever I hear somebody say that any factor in any business or profession "isn't everything" I am reminded of the wholesale grocer who told me "money is not everything." Such a statement must sound rather silly to any thoughtful person. Obviously, no single feature of anything is "everything."

Conrad W. Frey, Brooklyn, New York, is a merchant who takes averages for a guide—as I recently suggested should be done—and then goes further by the light of facts gleaned from his own business. He said recently:

"No man can tell you how to mark your goods unless he knows conditions in your locality and in your store. You must know your percentage of expense (not guess) before you can even think of correct mark-up. What would be right in one store would be all wrong in another."

This, mind you, is the saying of a man who reads grocery books, studies Harvard reports, never disregards general or average conditions. He is an intelligent grocer, one who uses what is above his collar. There is, therefore, no danger that he will be unable to remain in the grocery business and make money as long as his health holds and he cares to be a grocer.

Frey continued thus: "If you have a good, healthy business, you can take your invoice and extend your selling prices alongside each item and see in that way whether you are getting enough margin, but the better way is to take your daily sales slips, put your cost beside each item, then deduct the cost column from the sales column, and divide the difference by the sales total to get the exact, actual percentage of margin," and he gives the example.

He illustrates by a sales slip which bears 25 items running through the general or representative assortment. Extending his sales prices in one column, he extends his costs in another. The total of the sale is \$7.35 and total cost is \$5.78. The difference is \$1.57, which figures 21.36 per cent. plus. He knows his average expense is 18 per cent., so he has definite evidence that his representative transaction earns him 3.36 per cent. profit plus.

"Too much trouble to figure every little thing out like that," says the unimaginative man who hates to use his think-tank. But just look at the check-up Frey has on his business. Moreover, he does not have to wait until the end of his year to know where he stands or how he is making out. He knows as he goes along.

The chain merchant, the man whose doings are the bugbear mostly of the very individual grocers who hate to utilize their brains, does precisely the things that Frey tells his neighbors to do. Just as I have said many times,

there are no special privileges about success.

The National Grocers Bulletin for December carries the tale of "How Grocers Lose Customers." It is worth reading. The writer—ostensibly a housekeeper—stresses conditions and treatment which should be modified by any merchant who is guilty of such lapses; but certainly the story brings out a condition which bears heavily on the cost of distribution.

For this woman trades at three food stores. In each she carries a charge account. Look at it any way you will, here is a burden that distribution must carry which could be cut two-thirds, provided those who complain of food prices were earnest in their contentions. This is a point that should be borne in mind by grocers so that at appropriate times it may be brought out.

But, despite his lack of tact in emphasizing the unprofitableness of Mrs. Webster's business, Axton—the grocer in the case—was to my mind all right in declining to serve her further on her plan of apportioning trade. Business should not be done on the basis of past history or, worse still, on accommodation. Either basis is uneconomic.

To take Mrs. Webster's attitude is to assume that Axton made so much out of her trade when it was larger that he can afford now to serve her without profit. If that were true, Axton must have operated on a basis far from economic—a profiteer, in fact. The right idea is that each got full value received when the Webster trade was large. They are quits, then, on any equitable basis. Axton may not have been diplomatic, but he was right, just the same.

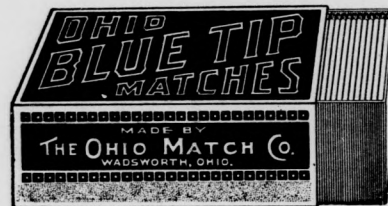
I do not like to discuss the accommodation basis. There is too much of that attitude toward the merchant on the part of the customer. It should be understood that accommodation should not enter at all. For your delivery man, the truck repair man, your source of gasoline supply—all these are hard boiled in demanding payment in full for anything you get from them. You can get the where-withal to pay them only from your customers. It is properly a quid pro quo proposition. It never should be otherwise regarded.

There are two kinds of accommodation trade which should be declined—credit which takes liberties with sound practice and business which does not really pay. It is exceedingly difficult to handle either kind on sound business lines without giving offense; but, nevertheless, it must be done or you are not operating to best advantage.

My reference to credit is not to doubtful or bad accounts. It is quite easy to know how to handle those. I refer to perfectly good credit. Much of it is in fact so good that it considers itself above all rules. That makes it somewhat hard to handle, but strict adherence to rules will serve here as mostly elsewhere.

I have asked perfectly good credit to betake itself elsewhere, for the reason that I could not afford to handle it. Usually this would evoke astonishment and indignant question. "Why do

Thousands of Retailers say



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

When you buy a Holwick Mill you buy service—not merely so much iron, copper, carbon, etc.

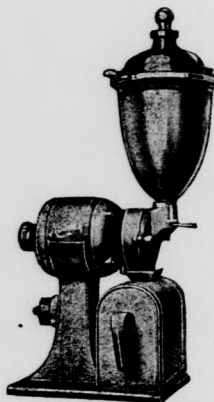
The value of any article depends upon the service you get from it.

Every Holwick Machine is guaranteed to do the work for which it was built. The quality and service is there and the price is right.

But we are making a special drive to sell 500 of these mills this year, and we will sell this \$80.00 Mill for \$65.00, on time or 10% discount for cash.

Full 1/4 H. P. Robbins & Myers Motor and machined steel cutting burrs.

Let us tell you more about it.



No. 4

Boot & Co.

Distributors

5 Ionia Ave., N. W.
GRAND RAPIDS, MICH.

Delicious • Steaming Coffee

No breakfast complete without it

Our Coffees are the best growths from the best plantations—carefully and skillfully roasted and blended.

Our line is complete including the nationally known brand

White House Coffee

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

The Pure Foods House

MEAT DEALER

you not want my trade? Nobody ever lost a cent on me," protests such a person. Here is a chance to point out that loss is always entailed when accounts are not paid promptly when due. "My father is one of the richest bankers in Doncaster," protested a sweet lady from whom payment had been demanded by a second statement sent the tenth of the month. She was not able to see the point that her father's extreme riches meant nothing to me as the wherewithal to discount my bills and she quit. She returned afterward and was a prompt payer. Perhaps she had discussed things with her father in the meantime.

Others failed permanently to understand, but the point was that my capital was kept working instead of locked up in frozen accounts, and it worked for those who so conformed to good business rules as to produce the maximum per-dollar profit to me.

But I had several Mrs. Websters during my long experience. These had run accounts, traded liberally for considerable periods, then had withdrawn all orders except for a few preferred items.

Some would leave a standing order for a bottle of cream to be delivered every morning. This involved all the motions of entry, assembly, checking, loading, stopping the wagon, jumping off and running into the kitchen, entry on charge account, mailing and collection that would have been entailed by complete service to these customers, and almost as much time and work. Yet the entire margin earned did not cover the average cost of delivery alone.

We would stand this for a month or two. Then I would call the customer on the phone and discuss matters as carefully as I knew how or I would do it personally if opportunity offered. I would acknowledge the right to transfer trade, regretting that it might be deemed desirable to transfer; but my ending would be in substance this:

"Well, sorry as I am that we do not enjoy your business as formerly, we have to recognize one fact; that no merchant can render service for less than cost in justice to himself and to those who give him all their trade. It costs us more to deliver your present orders than we earn. That can only be continued at the expense of our other trade, since our customers are our only source of revenue. That is not fair to anybody and so I must ask that, until you feel that you want to trade with us again, you let the other grocer have your cream business too."

What effect? Why simply this: that we devoted ourselves to those whose trade was worth while. We gave them better service and made more ourselves. Our business grew on that basis. Courage pays.

Paul Findlay.

When talking with customers do you mumble your words, making it necessary for them to ask you to repeat? If so, know that a good many times they do not ask, but go away not knowing what you did say.

High Quality Meats and Low Prices.

Few persons experienced in buying either retail or wholesale believe that there are many price bargains in really high-quality merchandise. This is true with regard to meats just the same as with other goods, and the advertiser who claims to sell fancy meats at prices usually charged for plain quality is either a philanthropist or something a good deal different. Most consumer buyers are sceptical enough to believe that few retailing meats are giving away anything except good will and service, and that if they get full value for what they pay with the kind of service they require they are getting all they can reasonably expect. As a matter of fact, real quality in many cases carries a more stable gross profit than quality not so good, and this gross profit in most cases is not excessive, service associated with this quality considered. The housewife paying 65 cents a pound for porterhouse steak may not be paying as high a price, relatively, as the one paying forty cents for medium quality. In order to know whether prices paid for meats in the retail shops are excessive or not, a study of quality should be fully considered and over a longer period of time than elapses between a half-dozen purchases. It may be that you as a consumer-buyer do not feel that you want to pay the highest price and that something not quite so high in the quality scale answers your purpose just as well. If you feel that this is so, it is to your best interest to buy your meats in the shops handling the quality you require at prices you are willing to pay, but the other dealer who handles the higher grades should not be accused of being unfair, for, as pointed out a minute ago, he may not be making any more money than the dealer you patronize. The value of a prime rib roast goes back much further than the retailer selling it. The steer it was cut from had to be of good breed, well fed on grain for a long time and held under proper refrigeration long enough to make the roast right. That there is something inconsistent in the way some retailers advertise is shown in every holiday turkey market. In some shops turkeys are advertised this year as fancy Maryland stock at 45 cents a pound, while the wholesale value, which means the prices actually paid by retailers, was not less than 52 to 53 cents a pound, and in many cases more. Judgment is necessary and common sense applicable.

Beefsteak Oyster.

Oysters the size of beefsteak will appear on the menu of Northwest epicureans soon if success attends experiments which Professor Trevor Kincaid of the University of Washington biology department has just completed at Samish Bay, Puget Sound. The oyster the scientist is experimenting with comes from oriental waters, known as the Japanese oyster. It averages from eight to twelve inches in length and when shelled still weighs nearly a pound. Professor Kincaid says quality is not sacrificed to quantity, for the giant oyster is delicious.

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



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

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.

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.

Securing Results From a Farm Canvass.

Written for the Tradesman.

From Christmas until the end of February is a long stretch of time with little in the way of retail trade activity to relieve its monotony. During that period the hardware dealer does not find conditions very brisk. He should not, however, be willing to concede that good use cannot be made of the time.

Of course one item on his agenda which he cannot disregard is the annual inventory. That has to be attended to. But, outside that, the winter months can be used to splendid advantage in preparing the way for the spring trade which opens, as a rule, as soon as the weather shows signs of moderating.

The time can be used in a particularly effective way in securing orders for lines which farmers will require in the spring. Among the goods which can be handled in this way are fencing, roofing, cement, paint and fertilizers.

Reaching the farmers during the winter months is by no means an easy task. The farmer does not come into town any oftener than he can help; though since motor cars came into more general use, this condition has somewhat improved. But as a rule it will be found to be strictly a case of the hardware dealer going out after the farmer.

Many retail hardware dealers have adopted the "outside salesmanship" plan, either going themselves on a canvass of the neighborhood, or detailing an energetic member of the staff to look after this work.

The advantages of going after the consumer in this way are so apparent that they hardly require to be enumerated. The salesman gets to the prospect first, and is able to talk to him without interruption. He finds out in all probability other lines which the farmers he calls upon need, or will need later on. He gets to know them personally. And he advertises the store; all in themselves good and sufficient reasons for the canvass.

Of course there are large city stores which do not need to cater to rural trade in this way; and large city stores where the trade done is entirely urban. But for the small city, town or village hardware dealer, the country canvass is as a rule well worth while.

Because it represents the aggressive personal contact of the store with the prospect, it is generally thought well worth while for the head of the business to handle the rural canvass himself. First, because most farmers are largely influenced by personality, and appreciate such attention from the head of a business. Second, because—though it may involve long drives and some chill discomforts—getting out among his rural customers is bound to waken the hardware dealer, to stimulate his mind, and to exercise rather a tonic effect on him.

A hardware dealer in a town of

about 5,000 people has worked out a careful plan for rural canvass. This dealer follows the custom of issuing two or three circular letters during the year to back up his regular advertising in the local newspapers. These circulars have been found effective for various reasons, not the least of these being that they are but a part of a carefully-planned campaign.

This dealer has carried on his circular campaign for some years, so that people have become accustomed to seeing and reading his circulars. A carefully compiled mailing list of about 500 is used, at present, as the result of the practical experience of several years. The list has been carefully watched and weeded, until it contains only the names of live prospects for the class of goods especially featured. Thus, the probability of direct results from the campaign has been materially increased.

The issuing of these circulars is, however, merely the first step in the campaign. Early in the new year a member of the sales staff starts out and canvasses the adjoining townships very carefully. He calls on every farmer, and endeavors to make sales in various lines. If the farmer has no immediate needs, an effort is made to interest him in supplies for future needs.

Thus, if the farmer is intending to build an addition to his barn, the salesman makes note of the fact; and, when the time comes, the farmer is interviewed again in regard to the necessary supplies. The dealer sums up the result of a year's canvass as follows:

"The salesman makes notes of the various lines of goods required by the various farmers, and gives me a valuable list to follow up during the year, on such lines as roofing, fencing, cement and builders supplies."

The best proof of the success of the system is furnished by what has been done in one particular line. The dealer made a special effort last year to push the sale of a certain fertilizer by advertising, circulars and personal canvass. In the course of the year he handled five cars. This year he expects to do considerably better.

The following is a copy of a circular letter sent out:

January 8, 1926.

Dear Sir:—

In submitting our fertilizer proposition for 1926, we wish to thank our customers of 1925 for their liberal patronage (our sales being two cars over the previous year) and for their kind words of approbation of the goods we have been selling.

The outlook for 1926 is particularly bright, and we can readily foresee largely increased sales, and we feel that the quality of the goods warrant your confidence in their use.

Below you will find analysis of the brands we are selling this year, with prices and terms and descriptive matter regarding the brands quoted. Our supplies will start coming in during this month, and we will be able to give early delivery, during sleighing if necessary.

We will appreciate a continuance of your valued patronage.

John Smith & Company.

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 systems,
office chairs, fire-proof safes.

for store
or
office

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

Foster, Stevens & Co. WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and

Fishing Tackle

Appended is a list of the various brands handled, together with a description and analysis of each. Prices are quoted. At the bottom of the letter is an order blank for the recipient. This letter is no remarkable performance in the way of hardware publicity; yet last year a similar letter within a couple of weeks brought in over two carloads of business, with the big canvassing drive still to come.

Even if the immediate results from a country canvass are not large, it has several distinct values for the hardware dealer. First, it prepared the way for the spring drive for business, and gives the dealer early information as to the probable spring requirements of his country customers. Second, it brings the dealer into personal contact with a lot of customers he would otherwise not be likely to meet at this season. And it rouses the dealer to real activity at a season when he would otherwise get into the bad and profitless habit of resting on his oars and adds to his insight into farm conditions.

Victor Lauriston.

Pacifism Plan Treason.

Grandville, Jan. 19—Pacifism still rears its hydra head in parts of the country where it would be least expected.

In Evanston, where 900 young churchmen and churchwomen met in an interdenominational conference, the subject of peace and war came up and 181 student delegates declared that in the event of another war they would refuse to take any part.

Only sixty-five out of the 461 delegates who expressed their views admitted a willingness to take up arms should they be called to their country's defense. It would seem from this that the pusillanimous doctrines inculcated by the peace-at-any-price advocates have taken root and are beginning the work of making weaklings of our young citizenry.

Militarism in the schools is what has shocked these namby pamby religionists who think more of their precious skins than of their country's honor. Where would the United States be today had a majority of her people followed the faith of these new recruits to the cause of non-defense of country in time of jeopardy? Flat at the feet of foreign enemies, worse than were the American colonies at the time of the Declaration of Independence.

Yankees have not been cowards in the past; they will not be cowards and weaklings in the future, even though the poison of pacifism may work its utmost to poison the young American mind against a needed military preparedness.

Think of it! Only one in eight of the flower of American young manhood and young womanhood expressing a desire to stand by the country in time of war.

Should this record hold good throughout the Nation the United States would fall a prey to the first European or yellow country which chose to attack us. Of course, no such proportion of our young men and women feel as do these collected students at Evanston. The shame of acknowledging their resolve to refuse to come to the defense of their country in time of need ought to make them hide their heads and seek refuge in either Mexico or some island in the ocean where Old Glory would never again offend their sight.

Military training in our schools and colleges is of the highest worth, and makes for better citizenship in every particular. It would not be harmful if every able bodied son of America was versed in military tactics, so that he might stand ready to join the colors at the next call to arms.

These pacifist ladies and gentlemen seem to think that the most wicked and demoralizing crime on earth is to defend one's country when that country is assailed by a malign foe. It is through this defense in times past that we have a country in which the peaceful folks may assemble and tell their tales of woe to an interested public.

It is bad for the country to inculcate this doctrine of pacifism in the minds of our school children. To teach the youth of the land that defense of the flag by military force is all wrong and that the right thing to do is to submit to being overrun when another nation sets foot on our shores with conquest intent.

There is not an animal on earth so dumb that it will not fight in self defense when called upon to do so. How much more unmoral for a whole people to resolve to make martyrs of themselves in order that peace may reign and the horrid front of war banished to the limbo of forgotten things.

Forget war.

Keep peace by refusing to organize military bodies in the land; keep peace by permitting our enemy to not only smite us on one cheek, but on both, and then knock us down and sit on our prostrate body, while the enemy tears the stars and stripes to shreds before our eyes.

There is nothing so lovely as peace; nothing so horrid as war.

Working on this principle, men and women imbued with the ideas promulgated by the pacifists of Evanston are ready to welcome their own National destruction, and say they like it, because to show proper resentment to the enemy would bring about a fight.

There are worse things than war; worse things than fighting, among destruction, and say they like it, betrotten under foot by enemies while we shout praises to the god Peace.

This country never fought a war because of being prepared by military training. No nation on the footstool can expect to long exist if it follows the rules laid down by the Evanston pacifists.

A man who will not fight for his country when the need comes is not fit to have a country. Like the man without a country, he should be banished forever from the shadow of the flag and left to wander a hopeless vagabond over the earth.

Military training is a necessity which America cannot shunt and still hold its head up among the nations of the earth.

It seems a pity that there has been such pacifist training in parts of our land which has led to organizations such as this one in Evanston which in the event of war would refuse to take any part. There were a few such in the days when civil war rent the land, and they were righteously branded as traitors and treated accordingly.

Proper training of students in our schools is of the greatest importance. The Evanston brand of Americanism should be shunted aside and true Americanism, which stands up manfully for the flag and the country in time of war, more thoroughly emphasized.

Old Timer.

Institutional advertising is the very best kind of advertising that a country store can do. Sell your institution to the customers. But you cannot do that unless you have a worthy institution to sell. Maybe that's the reason many merchants when they do write an advertisement write it only of "a sale."

The old fashioned merchant who took a great pride in his supposition that he was the best buyer in town is a dead one to-day. He is in the horse and buggy class.

Fourth National Bank

United States Depository

Established 1868

GRAND RAPIDS
MICHIGAN

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

DIRECTORS.

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

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

Mr. Stowe Says

I have not yet found anything in their service subject to criticism.

Our Collection Service must make good to you or we will.

DEBTORS PAY DIRECT TO YOU AND ITS ALL YOURS.

Only one small service charge. No extra commissions, Attorney fees, Listing fees or any other extras.

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

Merchants' Creditors Association of U. S.

208-210 McCamley Bldg., Battle Creek, Michigan

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



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan



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.

Sell
ZIPPER
the candy bar hit of the year

A.R. WALKER
CANDY CORP.

OWOSSO
MUSKEGON
GRAND RAPIDS
KALAMAZOO
DETROIT

COMMERCIAL TRAVELER

News and Gossip Regarding Michigan Hotels.

Port Huron, Jan. 19.—Why cannot the high pressure baking plants produce something akin to "home made" bread. They advertise it, but never turn out anything which bears the slightest resemblance to it. It cannot be for reason of not having the proper ingredients, for the reason that when Mother takes a hand in the kitchen it comes forth a flying.

A prominent Detroit caterer told me last week that fully one-half the bread produced by the regular plants never reaches the human stomach in the form it was originally prepared and that the individual demand for it is gradually falling off.

Wonderful French creations, requiring the greatest application of the baker's art, are carried away by the public and subsequently consumed, but when it comes to the production of the "staff of life" there is a monkey wrench in the machinery.

I have not the least doubt that if real, honest-to-goodness home-made bread could be prepared under scientific conditions, the product could be readily disposed at twice the present standard prices prevailing to-day.

It is not uncommon for an eating place to gain a reputation on certain soups, meats or desserts which they prepare to perfection, but it would be unusual if they became celebrated for their breads. And yet there is no one kind of food used so often, appearing at every meal, as bread. Much as the baker may talk of his "butter-kissed" product, he relegates it to the rear when he is producing.

Once there was a time when whole-wheat was used in producing a really desirable article of food, but to-day one is as tasteless as the other.

Fame and prosperity await the individual who will concentrate on bread as an article of food.

The other day I spent a few hours with R. A. (better known as "Dick") Carson, at his Allenel Hotel, at Ann Arbor, and found him, as usual, rehabilitating his property. Henry Bohn says that the greatest element of prevention in the building of needless and unnecessary hotels is to have your lamps trimmed. In other words, to have the excellence of your establishment abreast of the times, so that your accommodations cannot be criticised, and I think Mr. Carson has the right ideas.

They have talked some of a new hotel at Ann Arbor, but if these talkers are investigators as well, and will take the time, as I did, the other day, to go over the entire works, they will become more enthused over what is, rather than what is to be.

Everything spick, span clean and a shinin'. Decorations and draperies tastefully conceived, new carpets and rugs on the floors, and a tasteful selection of furniture which gives one a feeling of real hominess.

And this has not been a "hit and miss" proposition, but rather a stem to stern program of improvement.

Keeping your lamps trimmed is the big idea in hotel operation, and it may be applied to either feeding or lodging.

Geo. Swanson, the capable managing director of the Huron, Ypsilanti, tells me that two more stories are to be added to his hotel, and that construction of same will begin at once.

The Huron was a community built establishment, but it was constructed because Ypsilanti had no hotel, and not to drown out someone who already had invested all he had in a similar enterprise, but its promoters had sense enough to realize that if it ever became a financial success instead of a "charity" it must be given into the hands of someone they had confidence in and who could have full rein in the management of its affairs. George Swanson was "it." Where failure was pre-

dicted by old operators, Swanson developed success. It produced dividends from the very outset, and now they need more room.

In this establishment is, without doubt, one of the finest examples of common sense decorations in Michigan. Ever seen it? Well it will be worth your while to call in on The Huron coffee shop and while there test the cuisine. This is one of their ordinary offerings:

Hearts of Celery Queen Olives
Consomme Clear
Broiled Lake Trout, Sliced Tomato
Fried Pork Cutlet, Cream Gravy
Broiled Tenderloin Steak, Mushrooms
Roast Young Gosling, Apple Sauce
Roast Prime of Beef, au Jus
Whipped Potatoes Candied Yams
California Asparagus, Hollandaise
Hot Rolls and Butter
Waldorf Salad
English Plum Pudding, Hard Sauce
Home-Made Mince Pie
Ice Cream and Cake
Coffee

Henry Bohn, of the Hotel World, Chicago, who was present and delivered the principal address at the Michigan Hotel convention, in Detroit, made a few notes during the discussion of the Help Problem and upon them has built an editorial which I want every hotel man, especially such as were not present, to read. This will be my best method for broadcasting it:

"The difficulty of finding common hotel help at wages warranted in hotel service is but one factor of the problem; there is at least one other troublesome question. It is: Shall the help be fed and lodged in the hotel as part of the wages or shall a higher wage be paid and the employees "find" themselves? The tendency seems to be to do the latter. If the rooms occupied by help can be converted for guest use the space is too valuable to be occupied by employees. Of course, this depends upon percentage of occupancy in the hotel and how often these rooms can be filled with patrons. While in many country hotels the occupancy runs from only 50 to 60 per cent, business has so changed in the matter of fluctuation that in convention periods or rush times it is desirable to have the largest possible room capacity. The house may be more than half empty for the week ends, but no hotel wants room shortage in the middle of the week, so even inferior rooms, such as employees usually occupy, may be worth more to sell than to use for the help. That is an individual determination and should be decided after a careful record kept for a period as to how many times the rooms can be sold and at what price."

The feeding of help has been a troublesome matter for some hotel operators. The worst feature of it is that the help is never satisfied with the food offered. Naturally, it is not an easy stunt to arrange three times a day a menu for employees that shall stay within the percentage allowance for feeding help and at the same time give the necessary variety and balanced ration values. In this age of cafeterias and quick service eating shops if hotel help prefers a little more money instead of the hotel food the wise operator willingly makes the exchange for a change. That is the way to impress the help with a full knowledge of what the food costs. Some hotel managers declare that the help might just as well be fed as "they will get it anyway." Others deny this, that this is a matter of discipline and system. If there is not careful supervision, many employees eat like spoiled children—waste the food in dishing up—eyes larger than their stomachs—and the garbage can gets it. The farmer says the horse "eats his head off" in the winter months, so in some instances in the hotel during dull periods, they do the same thing.

The latest candidate in the hotel "line soliciting public patronage is the Hotel Jefferson, at Flint, which was opened on Jan. 5.

"The one problem in my estimation," says E. M. Statler, "above all others



WHEN IN KALAMAZOO

Stop at the
Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

HOTEL BROWNING

GRAND RAPIDS

150 Fireproof
Rooms

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

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

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$1.50, \$2, \$2.50 and up per day

The Center of Social and Business Activities

THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

In KALAMAZOO, MICHIGAN is the famous
The Only All New Hotel in the City. In the Very Heart
of the City
NEW BURDICK

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.

CODY HOTEL

GRAND RAPIDS

RATES { \$1.50 up without bath
 \$2.50 up with bath
CAFETERIA IN CONNECTION

HOTEL HERMITAGE

European

Room and Bath \$1.50 & \$2

JOHN MORAN, Mgr.

The Durant Hotel

Flint's New Million and Half
Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the
United Hotels Company

HARRY R. PRICE, Manager



**Hotel
Whitcomb**
AND
Mineral Baths

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN
Open the Year Around

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

J. T. Townsend, Mgr.
ST. JOSEPH MICHIGAN

HOTEL CHIPPEWA

MANISTEE, MICH.

HENRY M. NELSON, Manager
European Plan, Dining Room Service
150 Outside Rooms \$1.50 and up
60 Rooms with Bath \$2.50 and \$3.00

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

The HOTEL PHELPS

Greenville, Michigan

Reasonable Rates for Rooms.
Dining Room a la carte.

GEO. H. WEYDIG, Lessee.

HOTEL RICKMAN

KALAMAZOO, MICH.

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

JOHN EHRMAN, Manager

HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences

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

WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all
rooms. Several rooms with bath. All
rooms well heated and well ventilated.
A good place to stop.
American plan. Rates reasonable.
WILL F. JENKINS, Manager.

HOTEL KERNS

Largest Hotel in Lansing

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

E. S. RICHARDSON, Proprietor

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWART R. SWETT, Mgr.

Muskegon Michigan

confronting the hotel industry to-day is the overbuilding of transient hotels."

Coming from a man who has probably been the largest producer of hotels in the entire world this ought to make the prospective investor somewhat wary about entering a line of business of which he knows little. It is all the outcome of ill-advised and in many cases, dishonest propaganda.

In the first place the man who sells the land gets his profit out of that; the builder gets his profit from construction, and, naturally the promoter comes in for his share of the "swag." But when it comes down to the hotel manager or operator, he is attempting to operate a proposition with such tremendous overhead that it will take him his natural lifetime to show a profit on the amount invested.

Every experienced hotel man can recite instances of hotels built by popular opinion—opinion created and crystallized by misleading statements—and practically in every case of recent construction in Michigan, the red ink seldom has a chance to dry on the ledger.

Frank S. Verbeck.

Detroit Aspect of Retirement of the Judson Grocer Co.

Detroit, Jan. 19.—The announcement that Lee & Cady, wholesale grocers, had absorbed the business of the Judson Grocer Co., Grand Rapids, by outright purchase, not only means the merging of two of the largest and oldest wholesale houses in the country but marks another milestone in the tremendous expansion of the Detroit firm.



Gilbert W. Lee.

Gilbert W. Lee, President of Lee & Cady, was born in Romeo, Michigan. Immediately after his graduation from high school, he came to Detroit with the determination of becoming a successful business man. He was valedictorian of his graduating class at Romeo. The subject of his address was "finance." That speech on "finance" was the parting word of a boy to his classmates and the fathers and mothers of Romeo. He immediately came to Detroit and put his thoughts on that important subject into action. Just a hint as to how well he has succeeded can be realized by the announcement that the present combined volume of business of the old Judson Grocer Co. and Lee & Cady is approximately \$25,000,000.

Almost immediately after Lee's arrival in Detroit, this country boy's determination made itself felt in commercial circles. He secured a clerkship with George C. Wetherbee & Co. wholesale woodenware firm. Within two years he became part owner of the business and became a traveling salesman. At that time the principal grocery house in Detroit was D. D. Mallory & Co., a firm having its main office in Baltimore. In 1885, Mr. Lee entered a partnership which bought out the Michigan business of D. D. Mallory & Co. Although this was the real start of the present Lee & Cady,

the business was not organized under that name until 1892.

Mr. Lee has been one of the most extensive real estate operators in Detroit, although for the most part his name was not publicly mentioned with these transactions.

He was one of the organizers of the Paige-Detroit Motor Car Co. and has served as treasurer and member of the board of directors of that corporation since its founding. He is a director and member of the executive committee of the First National Bank of Detroit, Vice-President of the Michigan Sugar Co. and Vice-President of the Hammond Building Co. Other business connections are too numerous to mention.

The firm of Lee & Cady, from a meager beginning, has become not only the largest wholesale grocery house in Michigan, but, if not the largest one of the largest, in the United States to-day. The institution to-day has many officers who entered the firm over a score of years ago. S. J. Campbell and Frank J. Carroll, both vice-presidents, have served thirty-five years. Charles M. Higgins, manager of the cigar department, thirty years; Fred W. Kerr, vice-president, twenty-five years; Thomas J. Marsden, vice-president, twenty-five years. George A. Treble, secretary and treasurer, has served twenty-five years. John P. Moulton, buyer, has served sixteen years.

Over 10,000 retail stores, served by Lee & Cady, are affected by the enlarged Lee & Cady. Many prosperous retail firms to-day owe their existence to the magnanimous attitude and sound advice of this firm, which has helped them weather financial straits.

In discussing the acquisition of the Judson Grocer Co., Thomas J. Marsden, vice-president of Lee & Cady, said Lee & Cady is now in a position to give better service to the entire State, particularly in the matter of shipments. By having a branch at Grand Rapids the Western and Northern portions will have the best service obtainable.

"We will retain Harry Stanton, present treasurer of the Judson Grocer Co., as general manager of our Grand Rapids branch. The Judson Grocer Co. and its predecessors have been doing business for fifty years.

"Mr. Judson, who retires, is one of the best known Grand Rapids business men and well deserves being relieved of the cares of an active business. He is vice-president of the Old National Bank of Grand Rapids, and a director in the Antrim Iron Co. and the Michigan Bell Telephone Co. He was the first president of the National Wholesale Grocers' Association."

Other branches of Lee & Cady are located at Kalamazoo, Saginaw, Bay City and Flint.

Michigan Canners Hold Interesting Meeting.

Practical topics and a lively interest were outstanding features marking the annual meeting of the Michigan Canners' Association meeting held at the Pantlind Hotel on January 15.

President Mark C. Hutchinson, in his opening remarks, directed the trend along the line of business first. He remarked that the men who made up the Association had a \$20,000,000 baby on their hands in their joint investment. While his expressed opinion indicated a strongly individualistic trend he asserted that the Association should be of a distinct general benefit to every canner and to the industry as a whole. He declared that every canner has his individual problems which he should be prepared to work out in his own way. Mr. Hutchinson asserted that the capably operated canneries in Michigan had experienced four profitable seasons, but that

with the boom propaganda for 1926 he thought that it was a good time for everyone to watch his step and play the game conservatively. He intimated that it was a poor year to speculate. He raised, by inference, a point on selling futures, where he took the ground that the canner had rather the worst of the game in some ways. He stated that the canner was asked to sell at price that will guarantee the dealer a profit, and that he was asked to buy at a price that will guarantee the grower a profit, and having but one profit for himself—which was not guaranteed—from which to guarantee these several profits it was very much like putting the burden of three pairs of pants on one pair of suspenders.

J. J. Martin, of Sturgeon Bay, Wis., disagreed with President Hutchinson upon recent years being satisfactory ones in the cherry industry.

President Hutchinson asserted that for three years the independent canners had returned to the grower a higher price than had the co-operative canneries.

Dan Gerber, of Fremont, discussing canned foods week from the canners' standpoint detailed the experience of his own company and declared that it was an undertaking of great possibilities.

L. A. Sears, of the W. R. Roach organization, of Grand Rapids, was pronounced in his endorsement of the proposition, declaring that it increased interest in canned foods, tended toward a habit of larger buying and to increased consumption. Mr. Sears made the surprising declaration that canned foods was the third largest industry in the country and that one-fourth of all the food consumed in the country is canned. He stressed the slogan of quality, in which he declared that Michigan led all other states.

W. P. Hartman, of Grand Rapids, late of the Michigan Department of Agriculture, now with the W. R. Roach organization, described in detail the work of the Michigan State College experiment in the production of Barron tomato seed, also discussed the cherry maggot, and emphasized the danger of the European corn borer, a diligent and co-operative fight against which must be made.

Guy W. Rouse, of the Worden Grocer Co., Grand Rapids, discussed canned foods week from a distributor's view point, and gave it his endorsement, detailing, however, the work involved if it is to be a definite success. He stated that canned goods are the least advertised product entering into the grocery business, in proportion to the volume of sales.

A. Johnson, of Sturgeon Bay, Wis., discussed the canning industry in general, especially as pertaining to cherries, which is the one item of his concern.

Frank Gerber, of Fremont, in discussing the "Benefits of Association Work" emphasized the fact that it was largely inspirational, that it involved a responsibility of leadership, which assured quality to the product and dignity to the industry.

Consideration was given to a revision of the standard of syrups for vari-

ous fruits, in most cases the newly adopted standards were of a higher degree.

Resolutions were adopted inviting the Western Canners Association to meet in Grand Rapids for their 1926 annual meeting; also expressing appreciation of co-operation of the several departments of the Michigan State college and especially to Prof. R. H. Petit.

The following officers were elected and committees chosen for the coming year:

President—M. C. Hutchinson, Fennville.

Vice-President—Dan Gerber, Fremont.

Secretary-Treasurer—W. P. Hartman, Grand Rapids.

Executive Committee—Wm. McEwing, Don Morgan, Chas. Corey, Chester Ray.

Publicity Committee—H. M. Royal, Dan Gerber, B. C. Nott.

Sanitation Committee—Walter Reed, E. B. Gill, A. J. Morton.

Raw Products, Supplies Committee—Wm. Godfrey, H. C. Morgan.

Standards Committee—Wm. McEwing, Wm. McCool, C. L. Corey.

Specifications and Variety Improvement Committee—W. P. Hartman, E. P. Ray, Herman Hoffman.

Degrees of syrup for various fruits were decided on as follows:

Strawberries: Fancy, 70 deg.; Choice, 60 deg.; Standard 30 deg.

Red Raspberries: Fancy, 60 deg.; Choice, 40 deg.; Standard, 20 deg.

Black Raspberries: Fancy, 40 deg.; Choice, 30 deg.; Standard, 20 deg.

Blackberries: Fancy, 50 deg.; Choice, 40 deg.; Standard, 20 deg.

Cherries: Fancy, 70 deg.; Choice, 50 deg.; Standard, 20 deg.

H. M. Royal.

Style Holds Back Wool Hose.

Style problems are playing a big part in the uncertainty that has been displayed by the jobbing trade on wool hosiery for next season, especially half hose, according to the current special news letter of the National Association of Hosiery and Underwear Manufacturers. It is fairly agreed that fancies will be good, the letter says, but few minds seem to meet on the question as to just what kinds of patterns will be the biggest sellers. In addition to this, some jobbers are placing considerable emphasis on the volume of this merchandise they may have to carry over as a result of the mild Winter to date, although much of the talk about carryover is thought to be exaggeration.

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FLOYD MATHER, Mgr.

DRUGS

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

Competition of Chain and Department Stores.

In order to prepare a background for what I have to say, there is some information which should be given you. In the first place, you should know that in this country there are 52,304 retail druggists, including members of all chain stores. Six per cent. of the total number of drug stores are members of chain organizations. Retail drug stores of the United States have an annual sales volume in excess of \$1,250,000,000, and of this, but 16 per cent. is done by the 6 per cent. members of chain organizations. This volume of business does not take into consideration sales by department stores, general merchants, novelty stores, small soda fountains and cigar and candy stores. All of these businesses are selling more or less of toilets and proprietary medicines.

An estimate of the volume of business done in drug store items by department stores alone, is not available at this time; but the figures are undoubtedly stupendous.

The salient points in the foregoing statement which should be kept in mind are two: First, that of the total retail drug stores in this country, less than 3,500 are members of chain organizations. Second, that of the tremendous volume of business passing through the retail druggists, less than \$200,000,000 is controlled by the chain organizations. This leads directly to a statement which cannot be disproven that is, that the independent retail druggist of the United States is to-day the normal channel of distribution for manufacturer, and the most fertile field for sales for the wholesaler and wholesalers' salesmen. It may help you to a further consideration of the strength of the independent retail druggist, to consider that 280 service wholesalers of the United States do \$400,000,000 business annually, of which 87 per cent. is with independent retailers. A further interesting fact is that the service wholesalers of the United States have \$50,000,000 invested in accounts and notes owing them from their independent retail druggist customers. This goes to prove but one thing; and that is, that the independent retail druggist cannot exist for any great length of time without the distributing facilities of the wholesaler and without his credit accommodation. It should, therefore, be perfectly clear and plain, first, that the most effective channel of distribution to the consumer is the independent retail druggist; and second, that the existence of the independent retail druggist depends upon the service wholesaler.

I have set up these facts in order to prepare a background for what follows.

We can all of us remember back fifteen or twenty years when the retail druggist controlled the bulk of the distribution of products in his line, and when the wholesale druggist was a

friend and ally—not only of the retailer, but of the manufacturer. In the days to which I am referring, full list prices were received by retail druggists for the merchandise they sold. The department store and chain store were both unknown as factors of distribution of proprietary articles. A cut price was a very infrequent thing. Occasionally sales at reduced prices were indulged in by the larger retailers, more as a matter of an acrobatic business stunt than as a definite sales policy. Conditions in our business today are just the opposite. Starting with cut prices in department stores on items other than proprietary medicines, the practice of selling at less than the list has permeated, not only the drug business, but the grocery business, the hardware business and the department store business. Perhaps no one institution in business has suffered so sadly as has the retail drug store. This is largely due to the fact that the bulk of the retail drug business was in popular proprietary items, most of which are widely advertised, most of which are well known to the consuming public, and a good many of which are actual toilet or hygienic necessities. Due to the peculiar position occupied by these proprietaries particularly in their appeal to the consuming public, other lines of business and notably the department store, have seized upon them as an advertising medium through which by the establishment of cut prices, customers could be lured into their places of business. It is also a fact that certain retail druggists and retail drug organizations, in an effort perhaps to combat the action of department stores, have established themselves as cut-rate drug stores. The important fact which these cut rate drug stores have overlooked, is that whereas the department store has many lines of merchandise which can act as shock absorbers to the loss encountered by the sale of proprietaries at cut prices, the retail druggist has no such adequate protection. It is true that many of these cut-rate drug stores are being operated as partial successes; due largely to a very heavy volume of business and opportunity to exploit customers by selling them other lines of merchandise. It is, however, a noteworthy fact, that in the average city, say of 300,000 population there is not enough of a volume of business in proprietaries at cut prices to adequately support more than six or eight cut-rate drug stores. What then becomes of the small, independent druggist forced to meet cut-rate competition, who finds himself without adequate volume, with a high expense account and with an insufficient number of customers to whom to sell the more profitable items? It seems to me that there are only two answers to the question. The first answer is the elimination of the smaller independent retail druggist and the concentration of the retail drug business into the hands of a few individuals and chains. The other answer is, that the independent retailers themselves will take the question in hand and correct the situation. This can be done and I propose to now follow with my ideas of how it can be done, and how I think our house and

our sales force can help to accomplish this result.

The question we are now considering is by what means independent retailers can preserve their businesses; and in what measure a service wholesaler can be of help to them. The first and most important thing is for the independent retail druggist to get firmly in his mind two or three important points. Primarily, the neighborhood retail drug dealer is selling service rather than merchandise. These drug stores are open day and night; they are ready with instant service for the residents in their neighborhood, no matter what the item may be, or no matter how difficult methods of delivery may be. They are extending credit constantly, not to speak of other small but necessary accommodations for their customers. For a retail druggist in this position to attempt to compete in price with down town department stores, chain organizations or cut-rate drug stores, is not only impossible, is unwise and may be ruinous. When a customer of the neighborhood drug store finds himself in need of an article, it will be found that he wants that article then; and not two or three hours later. By far the larger bulk of sales of the independent retailer are in items which the customer requires for some pressing need. Such a class of trade is not particularly interested in the price it pays, as much as in the service and promptness of delivery and the general accommodation which it gets. It should be axiomatic that a retail merchant should charge customers not only for goods they purchase, but for the service they demand. When retail druggists have adopted this as their slogan, they will have made a long step forward in the solution of their problems. The far-seeing and wise merchant will, I believe, concentrate his efforts on those items in his business on which he can make a profit and will decrease his selling efforts on those lines on which prices are cut. By these means, and by these means alone, can the independent retailer build up for himself a profitable and business-like merchandising policy. The mad scramble on the part of our retailers to-day to meet the price of the fellow across the street, means nothing but a stultification of effort and the destruction of his advantageous position with his customers.

There is another angle to the problem which can best be expressed by another axiomatic saying, to the effect that a cut price at wholesale means a cut price at retail. Those retail druggists who encourage and support practices which are now demoralizing the wholesale business, are acting unwisely and without a great deal of foresight. The most outstanding example of what may possibly happen through the United States is found in the city of New York to-day. Within the past three years, the two largest wholesale druggists of New York City, after trying vainly to meet the competition of cut prices at wholesale and to render service to their retail customers at less than cost, have retired from the wholesale drug field. The elimination of a few more wholesale druggists in the city of New York will create a dis-

astrous situation for the retailers. The service wholesaler performs an important function for the retailer. The greatest help, I believe, to the retail druggist, is his ability to secure in small broken lots, thousands and thousands of items from his wholesaler. These items comprise products of every sort and character, without which the retailer cannot exist, and which he cannot secure from those organizations operating purely as cut-rate institutions. If service wholesalers are eliminated, small retailers must go too; because they will find it impossible under present day conditions to carry a stock sufficient to conduct their businesses, not to mention the very valuable credit helps which they now receive and which under changed conditions it would be impossible to enjoy.

It seems to me that a consideration of the foregoing leads very logically to necessity for determining, first, what lines of merchandise the independent retail druggist is going to handle, and second, what will be his source of supply for these lines. Is the retail druggist going to continue to concentrate upon those items which he must sell at cut prices, or is he going to select for his selling activities those lines which show him a living and reasonable return for his work? Is he going to support in any measure those elements in the wholesale drug business which are introducing a demoralized condition and which are primarily responsible for cut prices at retail or is he going to align himself with those elements which are interested in him and to which he can turn in times of trouble and stress?

The solution of the problem is perhaps going to be taken out of the hands both of retailers and wholesalers. In the past few months, there has been a growing realization on the part of manufacturers, that cut prices on their products are detrimental to their businesses, I do not need to mention to you the several lines of national importance which are to-day being marketed on a basis of profit protection for both wholesaler and retailer. I do not wish to make the charge that manufacturers are in the main responsible for the present condition. But I can make the assertion that they are beginning to feel that demoralization of their businesses through cut prices spells ruin—not only for themselves, but for their distributors and for their retail customers. It is apparent that manufacturers realize that unless distributors and retailers can receive fair and reasonable profits for the sale of merchandise, channels of distribution will become clogged; and the burden of credit extension, direct shipment and selling, will be overwhelming. It is pretty plain that no manufacturer of national prominence cares to undertake the functions of the service wholesaler. It is equally clear that the service wholesaler must be protected in his profits if he is to exist.

Some three years ago the American Tobacco Company, acting entirely within its legal rights, refused to sell to certain tobacco jobbers in Pennsylvania, who having bought its products at a price fixed by it, thereafter sold

them to certain retailers at a greater discount than the local Wholesale Dealers Association had agreed upon. The Federal Trade Commission in 1922 entered a complaint against the American Tobacco Company, accusing them of violation of the Act of Congress which created the Commission. They also entered an order against the American Tobacco Company and the Wholesale Association, ordering them to cease and desist from continuance of that business procedure; and the American Tobacco Company petitioned the United States Circuit Court of Appeals to set aside this order. The case has been in the courts for some time. Last week the United States Circuit Court of Appeals for the Second District, handed down a decision declaring the action of the American Tobacco Company legal. The following is taken from the court's decision:

The examination of the testimony convinces us that what the American Tobacco Company is shown to have done is so far removed from constituting an unfair method of trade that it actually tended to promote fairness of trade and the suppression of unfairness in competition. Practices cannot be regarded as fair which work the demoralization of business, and practices cannot be regarded as unfair methods of competition if a manufacturer declines to sell to wholesalers who demoralize the legitimate market by selling at a price which those in the business regard as insufficient to enable the business to be conducted with reasonable profit.

It will be seen that the United States Circuit Court of Appeals declares in this statement that price-cutting is an unfair method of competition. The court goes on record as saying that the merchant is entitled to a profit sufficient to enable him to conduct his business, and that the manufacturer has a perfect right to lend assistance to the merchant in getting this profit. This decision will undoubtedly clear

the way for many more manufacturers to adopt a profit-protection policy. Those wholesale and retail merchants who are in the forefront of business will do well at this time to consider these questions carefully. My own feeling is that wholesalers and retailers from now on, must concentrate their efforts on the distribution and sale of those items which afford them profit protection, and must in every way, minimize their sales of such lines and items as by reason of cut prices are a menace to their businesses.

The foregoing is the message I want our salesmen to take to the retail trade. Our retailers are our friends. Their existence is necessary for our existence just as our continuation in business means the continuation in business of the independent retail druggist. We must work together. And we must show friendly manufacturers not only that we appreciate their protective actions, but that we are ready in every way to further their interests.

Roblin H. Davis.

Novelty Handles For Umbrellas.

Pyralin quartz effect handles are featured in lines of women's umbrellas for Spring. These quartz novelties come in an array of many colors, including salmon pearl, red and rose quartz and rock and blue pearl. Straps are absent on the new models, colored silk cords being mainly used. Fancy silks are employed for the coverings of the umbrellas, the shades matching those of the popular oiled or rubberized raincoats. The stubby sixteen-rib type continues in favor, the "stubby" appearance being also carried out in the design of the handle. Cretonne parasols will come in for much attention for late Spring and Summer, in the opinion of manufacturers. Printed floral designs in high colors are notable in this merchandise.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Cotton Seed		Belladonna	
Boric (Powd.)	15 @ 25	Cubebs	1 30@1 50	Benzoin	@1 35
Boric (Xtal)	15 @ 25	Eigerson	7 00@7 25	Benzoin Comp'd.	@2 10
Carbolic	38 @ 44	Eucalyptus	9 00@9 25	Buchu	@2 65
Citric	58 @ 70	Hemlock, pure	1 25@1 50	Cantharides	@2 55
Muriatic	3 1/2 @ 8	Juniper Berries	1 75@2 00	Capsicum	@2 85
Nitric	9 @ 15	Juniper Wood	3 50@3 75	Catechu	@2 20
Oxalic	15 @ 25	Lard, extra	1 50@1 75	Cinchona	@1 75
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 60@1 80	Colchicum	@2 10
Tartaric	40 @ 50	Lavender Flow.	1 40@1 60	Cubeb	@1 80
Ammonia		Lavender Gar'n	85@1 20	Digitalis	@1 80
Water, 26 deg.	08 @ 16	Lemon	3 50@3 75	Gentian	@1 35
Water, 18 deg.	15 @ 25	Linseed, bbl.	@1 05	Ginger, D. S.	@1 30
Water, 14 deg.	06 @ 11	Linseed, raw, bbl.	@1 02	Guaiac	@2 20
Carbonate	20 @ 25	Linseed, bld. less	12@1 25	Guaiac, Ammon.	@2 00
Chloride (Gran.)	10 1/2 @ 20	Linseed ra., less	1 09@1 22	Iodine	@2 95
Balsams		Mustard, artifi. oz.	@ 35	Iodine Colorless	@1 50
Copaiba	90@1 20	Neatsfoot	1 35@1 50	Iron, Clo.	@1 35
Fir (Canada)	2 55@2 80	Olive, pure	3 75@4 50	Kino	@2 50
Fir (Oregon)	65@1 00	Olive, Malaga,	2 75@3 00	Myrrh	@2 50
Sassafras (pw. 50c)	@ 55	yellow		Nux Vomica	@1 55
Peru	3 00@3 25	Olive, Malaga,	2 75@3 00	Opium	@3 50
Tolu	3 00@3 25	green		Opium, Camp.	@ 85
Barks		Orange, Sweet	5 00@5 25	Opium, Deodor'd	@3 50
Cassia (ordinary)	25@ 30	Organum, pure	@2 50	Rhubarb	@1 70
Cassia (Saigon)	50@ 60	Organum, com'l	1 00@1 20	Paints	
Sassafras (pw. 50c)	@ 55	Pennyroyal	4 00@4 25	Lead, red dry	15 1/4 @15 3/4
Soap Cut (powd.)	18@ 25	Peppermint	35 00@35 25	Lead, white dry	15 1/4 @15 3/4
Berries		Rose, pure	13 50@14 00	Lead, white oil	15 1/4 @15 3/4
Cubeb	@1 00	Rosemary Flows	1 25@1 50	Ochre, yellow bbl.	@ 2 1/2
Fish	@ 25	Sandalwood, E.		Ochre, yellow less	3 @ 6
Juniper	8 1/2 @ 20	Sassafras, true	1 75@2 00	Red Venet'n Am.	3 1/2 @ 7
Prickly Ash	@1 25	Sassafras, artifi	1 75@1 00	Red Venet'n Eng.	4 @ 8
Extracts		Spearment	19 50@19 75	Putty	5 @ 8
Licorice	60@ 65	Sperm	1 50@1 75	Whiting, bbl.	@ 4 1/2
Licorice, powd.	@1 00	Tansy	10 00@10 25	Whiting, 5 lb.	5 1/2 @ 10
Flowers		Tar, USP	50 @ 65	L. H. P. Prep.	3 05@3 25
Arnica	25@ 30	Turpentine, bbl.	@1 09	Rogers Prep.	3 05@3 25
Chamomile (Ged.)	30@ 35	Turpentine, less	1 16@1 29	Miscellaneous	
Chamomile Rom.	@ 50	Wintergreen,		Acetanilid	47 @ 55
Gums		leaf	6 00@6 25	Alum	@8 @ 12
Acacia, 1st	50@ 55	Wintergreen, sweet	3 00@3 25	Alum, powd. and	09 @ 15
Acacia, 2nd	45 @ 50	Wintergreen, art	75 @ 1 00	Bismuth, Subni-	3 54@3 59
Acacia, Sorts	20 @ 25	Worm seed	9 00@9 25	trate	
Acacia, Powdered	35 @ 40	Wormwood	9 00@9 25	Borax xtal or	
Aloe (Barb Pow)	25 @ 35	Potassium		powdered	07 @ 12
Aloe (Cape Pow.)	25 @ 35	Bicarbonate	35 @ 40	Cantharides, po.	1 50@2 00
Aloe (Soc. Pow.)	65 @ 70	Bichromate	15 @ 25	Calomel	2 02@2 22
Asafoetida	50 @ 60	Bromide	69 @ 85	Capsicum, pow'd	48 @ 55
Pow.	75 @ 1 00	Bromide	54 @ 71	Carmine	7 00@7 50
Camphor	1 05@1 10	Chlorate, gran'd	23 @ 30	Cassia Buds	35 @ 40
Guaiac	@ 90	Chlorate, powd.	16 @ 25	Caves	50 @ 55
Guaiac, pow'd	@1 00	or Xtal	30 @ 30	Chalk Prepared	14 @ 16
Kino	@1 10	Cyanide	30 @ 40	Choloroform	51 @ 60
Kino, powdered	@1 20	Iodide	4 66@4 86	Chloral Hydrate	1 35@1 85
Myrrh	@ 60	Permanganate	20 @ 30	Cocaine	12 10@12 80
Myrrh, powdered	@ 65	Prussiate, yellow	65 @ 75	Cocoa Butter	50 @ 75
Opium, powd.	19 65@19 92	Prussiate, red	@1 00	Corks, list, less.	40-10%
Opium, gran.	19 65@19 92	Sulphate	35 @ 40	Copperas	2 1/2 @ 10
Shellac	90 @ 1 00	Roots		Copperas, Powd.	4 @ 10
Shellac Bleached	1 00@1 10	Alkanet	30 @ 35	Corrosive Sublim	1 65@1 86
Tragacanth, pow.	@1 75	Blood, powdered	35 @ 40	Cream Tartar	31 @ 38
Tragacanth	1 75 @ 2 25	Calamus	35 @ 60	Cuttle bone	40 @ 50
Turpentine	@ 30	Elecampane, pwd	25 @ 30	Dextrine	6 @ 15
Insecticides		Gentian, powd.	20 @ 30	Dover's Powder	3 50@4 00
Arsenic	15 @ 25	Ginger, African,		Emery, All Nos.	10 @ 15
Blue Vitriol, bbl.	@ 17	powdered	30 @ 35	Emery, Powdered	8 @ 10
Blue Vitriol, less	08 @ 15	Ginger, Jamaica,	60 @ 65	Epsom Salts, bbls.	@ 10
Bordea. Mix Dry	12 1/2 @ 25	powdered	45 @ 50	Epsom Salts, less	3 1/2 @ 10
Hellebore, White	20 @ 30	Ginger, Jamaica,	60 @ 65	Ergot, powdered	@1 25
powdered	20 @ 30	powdered	45 @ 50	Flake, White	15 @ 20
Insect Powder	40 @ 55	Goldenseal, pow.	@7 50	Formaldehyde, lb.	12 @ 30
Lead Arsenate Po.	17 @ 30	Ipecac, powd.	@4 50	Gelatin	85 @ 1 00
Lime and Sulphur	9 @ 22	Licorice	35 @ 40	Glassware, less 55%.	
Paris Green	22 @ 30	Licorice, powd.	20 @ 30	Glassware, full case 60%.	
Leaves		Orris, powdered	30 @ 40	Glauber Salts, bbl.	@02 1/2
Buchu	1 00@1 25	Poke, powdered	35 @ 40	Glauber Salts less	04 @ 10
Buchu, powdered	@1 30	Rhubarb, powd.	1 00@1 10	Glue, Brown	21 @ 30
Sage, Bulk	25 @ 30	Rosinwood, powd.	@ 40	Glue, Brown Grd	15 @ 20
Sage, 1/4 loose	@ 40	Sarsaparilla, Hond.	@1 00	Glue, white	27 1/2 @ 35
Sage, powdered	@ 35	ground		Glue, white grd.	25 @ 35
Senna, Alex.	50 @ 75	Sarsaparilla Mexican,	@1 25	Glycerine	29 @ 50
Senna, Tinn.	30 @ 35	ground		Hops	65 @ 75
Senna, Tinn. pow.	25 @ 35	Squills	35 @ 40	Iodine	6 45@6 90
Uva Ursi	20 @ 25	Squills, powdered	60 @ 70	Iodoform	7 35@7 65
Oils		Tumeric, powd.	20 @ 25	Lead Acetate	20 @ 30
Almonds, Bitter,		Valerian, powd.	@ 75	Mace	@1 45
true	7 50@7 75	Seeds		Mace, powdered	@1 50
Almonds, Bitter,		Anise	@ 35	Menthol	14 50@15 00
artificial	3 00@3 25	Anise, powdered	35 @ 40	Morphine	11 18@11 93
Almonds, Sweet,		Bird, ls	13 @ 17	Nux Vomica	@ 30
true	1 50@1 80	Canary	13 @ 20	Nux Vomica, pow.	17 @ 25
Almonds, Sweet,		Caraway, Po.	30 @ 30	Pepper black pow.	55 @ 60
imitation	1 00@1 25	Cardamon	3 60@4 00	Pepper, White	60 @ 65
Amber, crude	1 50@1 75	Coriander pow.	30 @ 25	Pitch, Burgudry	12 1/2 @ 20
Amber, rectified	1 75@2 00	Dill	18 @ 25	Quassia	12 @ 15
Anise	1 50@1 75	Flax	25 @ 40	Quinine	72 @ 1 33
Bergamont	9 00@9 25	Flax, ground	08 @ 15	Rochelle Salts	30 @ 35
Cajeput	1 50@1 75	Foenugreek pow.	15 @ 25	Saccharine	@ 80
Cassia	4 75@5 00	Hemp	8 @ 15	Salt Peter	11 @ 22
Castor	1 70@1 95	Lobelia, powd.	@1 25	Seidlitz Mixture	30 @ 40
Cedar Leaf	1 50@1 75	Mustard, yellow	17 @ 25	Soap, green	15 @ 30
Citronella	1 25@1 50	Mustard, black	20 @ 25	Soap mott cast.	2 1/2 @ 25
Cloves	3 00@3 25	Poppy	22 @ 25	Soap, white castle	@12 50
Cocanut	25 @ 35	Quince	1 50@1 75	case	@1 45
Cod Liver	1 90@2 40	Rape	15 @ 20	Soda Ash	3 @ 10
Croton	2 00@2 25	Sabadilla	30 @ 40	Soda Bicarbonate	3 1/2 @ 10
Tinctures		Sunflower	11 1/2 @ 15	Soda, Sal	02 1/2 @ 08
Aconite	@1 80	Worm, American	30 @ 40	Spirits Camphor	@1 35
Aloe	@1 45	Worm, Levant	5 00@5 25	Sulphur, roll	3 1/2 @ 10
Arnica	@1 10	Tinctures		Sulphur, Subl.	@4 @ 10
Asafoetida	@2 40	Aconite	@1 80	Tamarinds	20 @ 25

Trade Boosters

EXTRA GOOD THERMOMETER ASSORTMENTS

No. 100's—Assortment

Contains 6 Wood Back (Walnut and Birch) 4-8 in., 2-10 in., Black Litho. Tin Scales, Magnifying Spirit Tubes on Easel Display Stand.

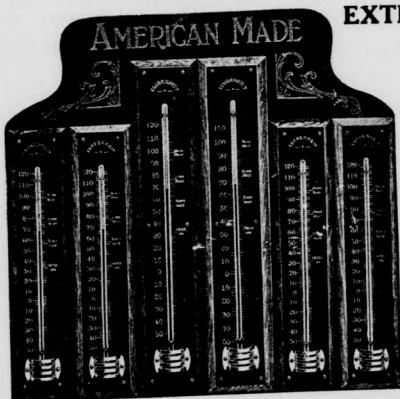
1/2 Doz. in Assortment \$2.50 Each

No. 209—Atco Assortment

(No cut shown)

6 Thermometers 4-8 in., 2-9 in., on Display Card, Beautiful Goods, Enamelled Wood Fronts, Magnifying Tubes, Nickel Trimmed on card, same style as No. 100's except have rounded instead of square.

Price \$3.00 for Assortment of Six Thermometers



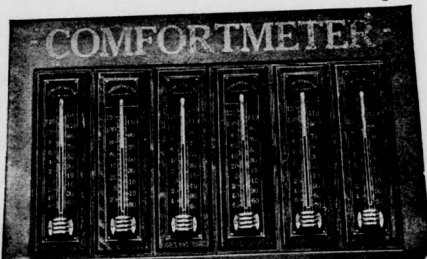
No. 100's—Display Assortment

No. 5151's—Comfortmeter Assortment

Contains 12 Thermometers 8 in. by 2 1/2 in. in size, Flemish Mission Backs, Nickled Strap and Bulb Guards, on easy reading Front Scales with Magnifying Front Tubes. Backs come assorted color woods. \$4.00 Dozen

HAZELTINE & PERKINS
DRUG CO.

Manistee Grand Rapids
Michigan



No. 5151's—Display Assortment

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

Rolled Oats
Blue Rose Rice
Lard
Smoked Hams
Beef Rump

DECLINED

Peanut Butter
Dried Apples

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, medium ----- 2 80
Grape Jelly, large ----- 4 50
Sliced beef, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. ----- 2 25
Peanut butter, 10 1/2 oz. ----- 2 90
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 dz. 15c, dz. 1 25

BREAKFAST FOODS

Cracked Wheat, 24-2 3 85
Cream of Wheat, 18s 3 90
Cream of Wheat, 24, 14 oz. ----- 3 05
Pillsbury's Best Cer'l 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat ----- 4 30
Quaker Brst Biscuit ----- 1 90
Ralston Branzen ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90
Vita Wheat, 12s ----- 1 80

Post's Brands.

Grape-Nuts, 24s ----- 3 80
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. Parlor 26 lb. 10 50
Toy ----- 2 25
Whisk, No. 3 ----- 2 75

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

Dandelion ----- 2 85

CANDLES

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

CANNED FRUIT

Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50
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 50
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 Mich 2 25
Peaches, 2 1/2 Cal. 2 25
Peaches, 10, Mich. ----- 8 50
Pineapple, 1, sl. ----- 1 65
Pineapple, 2, sl. ----- 2 60
Pineapple, 2, br. sl. ----- 2 40
Pineapple, 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 ----- 2 90
Raspberries, No. 2, blk 2 90
Raspb's, Red, No. 10 16 00
Raspb's, Black ----- 14 00
No. 10 ----- 14 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 2 00
Clams, Minced, No. 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 35
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 ----- 1 10
Sardines, 1/4 Oil, Kless 5 25
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2 2 75
Salmon, Red Alaska 4 10
Salmon, Med. Alaska 3 40
Salmon, Pink Alaska 1 85
Sardines, Im. 1/4, ea. 10 28
Sardines, Im., 1/2, ea. 25
Sardines, Cal. ----- 1 65
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, 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. sil. 1 85

Beef, 3 1/2 oz. Qua. sil. 1 75
Beef, 5 oz., Qua. sil. 4 35
Beef, No. 1, B nut, sil. 4 50
Beefsteak & Onions, s 3 45
Chili Con Ca., 1s 1 35
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/2 Libby 5 1/2
Potted Meat, 1/2 Libby 9 1/2
Potted Meat, 1/2 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
Fremont, No. 2 ----- 1 20
Snider, No. 1 ----- 95
Snider, No. 2 ----- 1 25
Van Camp, small ----- 85
Van Camp, Med. ----- 1 15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 4 10
No. 1, Green tips 4 10
No. 2, Lge. Green 4 50
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, Ex. stan. 1 65
Corn, No. 2, Fan. 1 80
Corn, No. 2, Fy. glass 3 25
Corn, No. 10, 8 00
Hominy, No. 3 1 00
Okra, No. 2, whole ----- 2 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
June
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 25
Pumpkin, No. 10 4 75
Pimientos, 1/4, each 12 14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 1 60
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 20
Tomatoes, No. 2 glass 2 60
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 6 00

CATSUP.

B-nut, Small ----- 1 90
Lily of Valley, 14 oz. ----- 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 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 Pepsin ----- 65
Beechnut Wintergreen ----- 70
Beechnut Peppermint ----- 75
Beechnut Spearmint ----- 70
Doublemint ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Juicy Fruit ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

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

COCOA.

Bunte, 1/4s ----- 42
Bunte, 1/2 lb. ----- 35
Bunte, 1 lb. ----- 32
Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. 4 50
Droste's Dutch, 1/4 lb. 2 35
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 1/4s ----- 38
Lowney, 1/2 lb. cans ----- 31
Runkles, 1/4s ----- 34
Runkles, 1/2s ----- 38
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

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

CLOTHES LINE.

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



COFFE ROASTED

BULK
Rio ----- 26
Santos ----- 35
Maracaibo ----- 38
Gautemala ----- 41
Java and Mocha ----- 51
Bogota ----- 42
Peaberry ----- 37

McLaughlin's Kept-Fresh

Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago.

Maxwell House Brand.

1 lb. tins ----- 51
2 lb. tins ----- 1 50

Telfer Coffee Co. Brand

Bokay ----- 42
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, 1/2 dz. 4 75
Blue Grass, Tall 48 ----- 4 75

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

CIGARS

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

Tunis Johnson Cigar Co.

Van Dam, 10c ----- 75 00
Little Van Dam, 5c ----- 37 50
Worden Grocer Co. Brands
Master Piece, 50 Tin ----- 37 50
Canadian Club ----- 37 50
Tom Moore Monarch ----- 75 00
Tom Moore Panatella ----- 75 00
Tom Moore Cabinet ----- 95 00
Tom M. Invincible ----- 115 00
Webster's ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 00
Starlight P-Club ----- 1 35 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 20

Mixed Candy

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

Fancy Chocolates

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

Gum Drops

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

Lozenges

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

Hard Goods.

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

Cough Drops

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

Package Goods

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

Specialties

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

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1000 Economic grade 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

N. Y. Fcy, 50 lb. box 14 1/2
N. Y. Fcy, 14 oz pkg 15

Apricots

Evaporated, Choice ----- 30
Evaporated, Fancy ----- 31
Evaporated, Slabs ----- 28

Citron

10 lb. box ----- 45

Currents

Packages, 1 doz. ----- 15 1/2
Greek, Bulk, lb. ----- 15

Dates

Dromedary, 36s ----- 6 75

Peaches

Evap. Choice, un. ----- 24
Evap. Ex. Fancy, P. P. 27

Peel

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. ----- 14

California Prunes

90@100, 25 lb. boxes @08 1/2
Clint Ford ----- 35 00
Benedicts ----- 37 50

FARINACEOUS GOODS

Beans

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

Farina

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

Hominy

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

Macaroni

Domestic, 20 lb. box 09 1/2
Armours, 2 doz., 8 oz. 1 80
Fould's, 2 doz., 8 oz. 2 25
Quaker, 2 doz. ----- 2 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

Tapioca

Pearl, 100 lb. sacks ----- 09
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant ----- 3 50

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

HORSE RADISH	
Per doz., 5 oz.	1 20

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 30
Imitation, 30 lb. pails	1 75
Pure, 6 oz. Asst., doz.	1 20
Buckeye, 18 oz., doz.	2 20

JELLY GLASSES	
8 oz., per doz.	37

OLEOMARGARINE	
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Kingnut, 1 lb.	27 1/2
Kingnut, 2 & 5 lb.	27

Van Westenbrugge Brands
Carload Distributor



Nucua, 1 lb.	28
Nucua, 2 and 5 lb.	27 1/2
Certified	25 1/2
Nut	20
Special Roll	25 1/2

MATCHES	
Swan, 144	5 00
Diamond, 144 box	6 60
Searchlight, 144 box	6 60
Ohio Red Label, 144 bx	5 00
Ohio Blue Tip, 144 box	6 60
Ohio 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	
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Gold Brer Rabbit	
No. 10, 6 cans to case	5 70
No. 12, 6 cans to case	5 95
No. 2 1/2, 24 cans to cs.	6 20
No. 1 1/2, 36 cans to cs.	5 15

Green Brer Rabbit	
No. 10, 6 cans to case	4 45
No. 12, 6 cans to case	4 70
No. 2 1/2, 24 cans to cs.	4 95
No. 1 1/2, 36 cans to cs.	4 20

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

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41

Half barrels 5c extra	
Molasses in Cans	

Dove, 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	23
Brazil, New	25
Almond mixed	22
Filberts, Sicily	23
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

Selected Peanuts	
Fancy, No. 1	12
Jumbo	17

Shelled	
Almonds	70
Peanuts, Spanish	11
125 lb. bags	32
Filberts	32
Pecans	1 10
Walnuts	55

OLIVES	
Bulk, 5 gal. keg	8 00
Quart Jars, dozen	6 50
Bulk, 2 gal. keg	3 60
Bulk, 3 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, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	
doz.	4 50 @ 4 75
20 oz. Jar, stuffed dz.	7 00

PARIS GREEN	
1/8 s	31
1 s	29
2 s and 5 s	27

PEANUT BUTTER	
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Bel Car-Mo Brand	
24 1 lb. pails	34
8 oz., 2 doz. in case	5
5 lb. pails, 6 in crate	12
12 lb. pails	14
14 lb. pails	15
50 lb. tins	25
25 lb. pails	25

Iron Barrels	
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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

Polarine	
-----------------	--

Iron Barrels	
---------------------	--

Light	62.2
Medium	64.2
Heavy	66.2
Special heavy	68.2
Extra heavy	70.2
Transmission Oil	62.2
Finol, 4 oz. cans, doz.	1 50
Finol, 8 oz. cans, doz.	2 25
Parowax, 100 lb.	9.3
Parowax, 40, 1 lb.	9.5
Parowax, 20, 1 lb.	9.7



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

PICKLES	
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Barrel, 1600 count	17 00
Half bbls, 800 count	9 00
5 gallon kegs	5 00

Sweet Small	
30 Gallon, 3000	42 00
5 gallon, 500	8 25

Dill Pickles	
800 Size, 15 gal.	10 00

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

PLAYING CARDS	
Derby, per doz.	2 75
Bicycle	4 75

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS	
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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	30
Good	28
Medium	25
Poor	20

Mutton	
Good	13
Medium	16
Poor	14

Pork	
Light hogs	14
Medium hogs	16
Heavy hogs	15
Loins	25
Butts	23
Shoulders	18
Spareribs	18
Neck bones	06

PROVISIONS	
Barbeled Pork	
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	17
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1

Compound tierces	
Compound, tubs	13 1/2

Sausages	
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Bologna	12 1/2
Liver	12
Frankfort	17
Pork	18 @ 20
Veal	19
Tongue, Jellied	32
Headcheese	18

Smoked Meats	
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Hams, Cert., 14-16 lb.	30
Hams, Cert., 16-18 lb.	30
Ham, dried beef	@ 32
California Hams	@ 20
Picnic Boiled	
Hams	30 @ 32
Boiled Hams	38 @ 40
Minced Hams	14 @ 17
Bacon	33 @ 42

Beef	
Boneless, rump	23 00 @ 25 00
Rump, new	23 00 @ 25 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., 35 lbs.	3 10
1/2 bbls.	8 25
1 bbl.	18 00
Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
1/2 bbls., 80 lbs.	1 60
Hogs, per lb.	@ 42
Beef, round set	14 @ 26
Beef, middles, set	25 @ 30
Sheep, a skin	1 75 @ 2 00

RICE	
Fancy Blue Rose	09
Fancy Head	10
Broken	06
Steel Cut, 100 lb. sks.	3 25

ROLLED OATS	
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 70
Mothers, 12s, 1 Num	3 25
Silver Flake, 18 Reg.	1 50
Sacks, 90 lb. Jute	2 85
Sacks, 90 lb. Cotton	2 95

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

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Granulated, bbls.	1 80
Granulated, 60 lbs. cs.	1 35
Granulated, 36 2 1/2 lb. packages	2 25

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

Herring	
Holland Herring	
Mixed, Kegs	1 00
Mixed, half bbls.	9 25
Queen, bbls.	
Milkers, Kegs	1 10
Milkers, half bbls.	10 25
Milkers, bbls	
K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	95
Boned, 10 lb. boxes	20

Lake Herring	
1/2 bbl., 100 lbs.	6 50

Mackerel	
Tubs, 100 lb. fncy fat	24 50
Tubs, 60 count	7 00

White Fish	
Med. Fancy, 100 lb.	13 00

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

STOVE POLISH	
Backline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E. Z. Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 80
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, 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.	38
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
Hlock, 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



Bbls, 30-10 sks.	5 40
Bbls, 60-5 sks.	5 00
Bbls, 120-2 1/2 sks.	6 05
100-3 lb. sks.	6 05
Phis 280 lb bulk:	
A-Butter	4 00

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 12—On this day was held the adjourned first meeting in the matter of Sidney Keller, Bankrupt No. 2819. The bankrupt was present in person and by attorneys, Wykes & Sherk. One claim was proved and allowed. No creditors were present or represented. No trustee was appointed for the present. The bankrupt was sworn and examined without a reporter. The matter will be closed and returned to the district court unless value is found in a certain policy of insurance held by the bankrupt. The first meeting, as adjourned, then adjourned without date.

In the matter of Henry Van Allsburg, Bankrupt No. 2790, the trustee has reported the receipt of an offer of \$300, from Clarence Rust, of Muskegon, for all of the stock in trade, fixtures and lease of this estate, except exemptions. The property to be sold is appraised at \$1,267.10. The property is the stock in trade and fixtures of a general grocery and meat market, located at Muskegon Heights, and the lease runs on the premises where such business was located. The date fixed for sale is Jan. 25. An inventory is in the hands of the trustee, Geo. D. Stribley, Union National Bank building, Muskegon, and at the referee's office, 533 Michigan Trust building, Grand Rapids. The sale will be held at the office of the referee. All interested should be present at the time and place above named.

In the matter of Louis A. Lambert, Bankrupt No. 2817, the trustee has filed his report of the receipt of an offer of \$165 for all of the stock in trade and certain items of fixtures, and appraised at \$413.06. The property consists of stock in trade of groceries, etc., and certain items of fixtures for a grocery and meat market. The date fixed for sale is Jan. 25. The trustee is C. W. Moore, of Belmont. The sale will be held at the office of the referee, 533 Michigan Trust building, Grand Rapids. All interested should be present at such time and place.

Jan. 14. We have to-day received the schedules, order of reference and adjudication in the matter of Ralph Spoe, Bankrupt No. 2833. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights, and his occupation is that of a building contractor. The schedules show assets of \$2,168, with liabilities of \$4,710.48. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same herein. The list of the creditors of said bankrupt are as follows:

Fredricks Lumber Co., Muskegon	\$331.43
Ravenna Bank, Ravenna	124.35
Geo. D. VanderWerp, Muskegon	100.00
Charles Eggers, Muskegon	150.00
Body Auto Co., Muskegon Heights	40.00
Markle Cement & Coal Co., Muskegon	182.05
John Wagner & Co., Muskegon	31.45
Jones-White Electric Co., Muskegon	86.69
Co-operative Elevator Co., Coopersville	90.55
John J. Haan, Muskegon	25.00
Langeland Mfg. Co., Muskegon	800.03
Western Auto Co., Muskegon	490.51
John Kolkema, Muskegon	112.00
Jacobson Tire & Bat. Co., Muskegon	30.00
National Lumberman's Bank, Muskegon	25.00
Parker Refining Co., Muskegon	31.90
Bush Lumber Co., Muskegon	50.00
Ernest Whitman, Muskegon	44.00
Earl Hecox, Muskegon	104.63
Paul E. Ross, Fruitland	93.50
Charles Johnson, Muskegon	44.00
Charles E. Wheeler, Muskegon	100.25
Geo. H. Meyers and Garrett Bartels, Muskegon	159.00
Walter Hoaglund, Muskegon	51.00
Carl Salmonson, Muskegon	53.25
John Diepen, Muskegon	102.54
A. P. Wurtzler, Muskegon	235.00
Muskegon Lumber & Fuel Co., Muskegon	600.00
Otto Krause, North Muskegon	50.00
C. Karel & Sons, Muskegon	90.00
Ravenna Private Bank, Ravenna	33.25
Rollie Nichols, Grand Rapids	190.00
Peoples Hardware Co., Muskegon	40.00

Jan. 14. We have to-day received the schedules, order of reference and adjudication in the matter of Charles C. Maynard, Bankrupt No. 2836. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon and his occupation is that of a grocer. The schedules show assets of \$5,058.32, of which \$300 is claimed as exempt, with liabilities of \$5,243.97. The first meeting of creditors has been called for Jan. 27. The list of creditors of said bankrupt is as follows:

Linton B. Grover, Muskegon	\$1,700.00
Daniels Co., Muskegon	50.00
Hume Grocer Co., Muskegon	140.59
Swift & Co., Muskegon	154.75
Worden Grocer Co., Grand Rapids	385.47
Northville Chemical Co., Northville	61.75
A. H. Lewis Med. Co., St. Louis	

Mo.	4.00
C. W. Mills Paper Co., Grand Rap.	122.69
Moulton Grocer Co., Muskegon	867.68
Foley & Co., Chicago	31.20
Judson Grocer Co., Grand Rapids	250.00
I. Hunt, Pentwater	45.00
Anderson Packing Co., Muskegon	75.00
Butler Bros., Chicago	335.00
Muskegon Candy Corp., Muskegon	47.00
DeVries Biscuit Co., Zeeland	183.00
Pearsall Butter Co., unknown	24.50
Jergens Lotion Co., unknown	87.50
Consumers Power Co., Muskegon	6.90
The Legear Co., St. Louis, Mo.	64.05
Fidelity Pencil Co., unknown	10.09
Donald Smith, Muskegon	35.00
Mary Smith, Muskegon	35.00
Peoples Milling Co., Muskegon	61.00
Waker Candy Co., Muskegon	40.00
Richards Candy Co., Muskegon	20.00
A. Hartsema, Muskegon	21.00
C. W. Smith, Muskegon	45.00
Steindler Paper Co., Muskegon	60.00
I. Van Westenbrugge, Grand Rap.	40.00
Jeff Hubbell, Muskegon	40.00
Hekman Biscuit Co., Grand Rapids	60.00
H. A. Franke, Muskegon	30.00
United Home Tel Co., Muskegon	7.50
Levy & Son, Muskegon	20.00
Pillsbury Flour Co., Minneapolis	18.50
J. M. Ba'com, Muskegon	65.00

Jan. 14. We have to-day received the schedules, order of reference and adjudication in the matter of Rendezvous, a Michigan Corporation, Bankrupt No. 2834. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a cabaret located in the Village of East Grand Rapids. The schedules show assets of \$5,005.17, with liabilities of \$11,818.83. The first meeting of creditors has been called for Jan. 19. The list of creditors of the bankrupt are as follows:

International Revenue	unknown
State of Michigan	unknown
A. Pick & Co., Chicago	\$600.00
Kely Ice Cream Co., Grand Rapids	347.00
Ryskamp Bros., Grand Rapids	1,733.70
Detroit Coat & Apron Supply Co., Grand Rapids	350.00
Ferris Coffee House, Grand Rapids	118.00
Worden Grocer Co., Grand Rapids	900.00
Bertsch Market, Grand Rapids	571.00
Collins Ice Co., Grand Rapids	350.00
East Grand Rapids Fuel Co., East Grand Rapids	137.00
Marquette Lumber Co., Grand Rapids	500.00

G. R. Sav. Bank, Grand Rapids 2,300.00
H. Leonard & Son, Grand Rapids 762.51
Lewis Electric Co., Grand Rapids 200.00
Heth Bros., Grand Rapids 747.61
Chas. Lively, Grand Rapids 442.01
Mel Gililand, Grand Rapids 700.00
G. R. Railway Co., Grand Rapids 450.00

Jan. 14. We have to-day received the schedules, order of reference and adjudication in the matter of James G. McMaster, Bankrupt No. 2835. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Ludington, and his occupation is that of a milk dealer. The schedules show assets of \$1,917, of which \$1,750 is claimed as exempt, with liabilities of \$2,780.36. The court has written for funds and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of the bankrupt are as follows, all located in Ludington:

City of Ludington	\$ 22.42
Ludington State Bank	1,042.94
John Waddell	450.00
Frank Simpson	127.47
N. J. Christenson	32.00
W. J. Martin	20.00
J. Johnson	11.43
S. G. Myers	28.00
Ackersville Hardware	25.00
Ludington Lumber Co.	19.55
V. L. Teaford	16.88
Groening Bros. & Wide	35.00
Mason Auto Sales Co.	14.45
Dursma & Hollinger	8.75
Bethka Garage	5.90
Bradi Hardware	5.00
Irving Pratt	15.00
Hans Abrahamson	8.75
Dr. Kirwan	15.00
Western Oil Co.	10.00
Wilson Auto Top Co.	5.00
Stillwell Printing Co.	3.00
Rasmussen & Hanse	3.00
Zeke & Zeke	3.00
Ludington State Bank	450.00
Frank Simpson	75.00
George Liebertrue	50.00
Margaret M. Jenner	40.00
T. P. McMaster	187.82

Jan. 14. On this day was held the final meeting of creditors in the matter of W. B. Kitchen, Bankrupt No. 2617. The bankrupt was not present in person, but represented by Norris, McPherson, Harrington & Waer, attorneys for the bankrupt. The trustee was present in person. Claims were proved and allowed. The trustee's final report and account was considered and approved and allowed. The bill of the attorneys for the bankrupt was approved and allowed. An order was made for the payment of the balance of administration expenses and for the declaration and payment of a first and final dividend to creditors of 11 per cent. No objections were made to the discharge of the bankrupt. The

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final meeting then adjourned without date and the matter will be closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Fred H. Kinney, Bankrupt No. 2618. The bankrupt was not present or represented. The trustee was not present or represented. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a first and final dividend to general creditors of 14 per cent. No objections were made to the discharge of the bankrupt. The final meeting then adjourned without date and the case will be closed and returned to the district court in due course.

In the matter of Arkevoula Priggooris, Bankrupt No. 2831, the funds for the first meeting have been received and such meeting has been called for Jan. 28.

In the matter of John Priggoris, Bankrupt No. 2832, the funds for the first meeting have been received and such meeting has been called for Jan. 28.

Jan. 16. We have to-day received the schedules, order of reference and adjudication in the matter of Sid Weber, Bankrupt No. 2839. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the village of Jones and his occupation is that of a grocer. The schedules show assets of \$600, with liabilities of \$2,569.36. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of the bankrupt are as follows:

Newberg Township	\$ 8.50
First Commercial Bank, Constantine	252.29
National Cash Register Co., Dayton	276.25
St. Joe Valley Bank, Elkhart	85.00
Three Rivers Furn. Co., Three Riv.	110.00
Cardine Hat Co., St. Louis	32.25
G. H. Hammond Co., Chicago	194.70
First State Bank, Constantine	25.46
W. F. Lilly Co., Elkhart	15.22
Proctor & Gamble, Detroit	69.25
Levy Ward Grocery Co., South Bend	279.64
Sturgis Grocery Co., Sturgis	143.00
Elkhart Candy Co., Elkhart	16.50
H. Van Kenan, Zeeland	30.00
E. V. Ruple, South Bend	4.35
Vigilant, Cassopolis	40.25
New Method Varnish Co., Elmyra, N. Y.	6.75
Dowagiac Fruit Co., Dowagiac	100.00
W. F. Reilaz, Marcellus	29.00
N. Franks, Marcellus	118.78
K. B. Schmidt, Niles	37.00
J. B. Weber Candy Co., South Bend	24.95
Randall Landfield Co., Chicago	
Hairoh & Stewart Broom Co., Des Moines	11.00
U. S. Trading Stamp Co., Toledo	75.00
Great Lakes Bottling Co., Kalamazoo	3.25
Dr. S. D. Barwick, Elkhart	30.50
Crystal Candy Co., Goshen	10.98
Glen Kent, Kalamazoo	40.00
Sammons Candy Co., Goshen	16.50
Spear & Co., Pittsburg	35.00
National Grocery Co., South Bend	78.34
Jewett & Sherman, Milwaukee	34.50
W. F. McLaughlin Co., Chicago	106.77
Handy Electric Mills, Allegan	73.95
Brach Candy Co., Chicago	19.15
Wessell & Taylor, Jones	23.09
F. A. Rohrer, Three Rivers	7.78
Jacob Potts, Kalamazoo	35.00
T. R. Packing Co., Three Rivers	66.00
Jan. 16. We have to-day received the schedules, order of reference and adjudication in the matter of Wilson H. Mosher, Bankrupt No. 2837. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The schedules show assets of \$918.75, of which \$250 is claimed as exempt, with liabilities of \$3,812.85. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of said bankrupt are as follows:	
Mercantile Acceptance Co., Chicago	\$240.00
Brooks Oil Co., Cleveland	25.32
Natl. Refining Co., Kalamazoo	64.64
S. A. Dwight, Grand Rapids	111.00
L. E. Ruhl, Grand Rapids	100.00
R. H. Speese, Grand Rapids	98.65
Wayland State Bank, Wayland	300.00
Reliable Service Co., Grand Rapids	61.00
International Rubber Co., Grand Rapids	80.07
Edwards & Chamberlain, Kalamazoo	50.00
W. B. Thurston, Grand Rapids	29.45
C. J. Litcher, Grand Rapids	23.48
Smith Val. Shop, Grand Rapids	118.25
McAlpine & Pritchard, Allegan	969.61
Dick Kimm Hardware Co., Rockford	32.15
W. B. Jarvis & Co., Grand Rapids	193.08
Rodgers & Rodgers, Grand Rapids	15.00
Jeffers & Co., Grand Rapids	14.77
Standard Oil Co., Grand Rapids	65.00
Becker Auto Co., Grand Rapids	13.50

Hunsberger & Bowman, Wayland 20.97
G. R. Oil Co., Grand Rapids 11.80
Tisch Auto Supply Co., Grand Rap. 10.51
Glen Austin, Grand Rapids 125.00
Otto Herp, Moline 10.50
Sarah Ware, Grand Rapids 400.00
Jan. 16. We have to-day received the schedules, order of reference and adjudication in the matter of Carl J. Blomquist, Bankrupt No. 2838. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of a railroad worker. The schedules show assets of \$1,614.40, of which \$500 is claimed as exempt, with liabilities of \$1,779.40. The first meeting of creditors has been called for Feb. 1. The list of creditors of the bankrupt is as follows:

Dalepost Coal Corp., Huntington, W. Va.	\$1,779.40
Jan. 18. We have to-day received the schedules, order of reference and adjudication in the matter of Howard Bush, Bankrupt No. 2840. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Kalamazoo and his occupation is that of a teacher. The schedules show assets of \$250, of which the full interest is claimed as exempt, with liabilities of \$1,685.70. The court has written for funds, and upon receipt of the same, the first meeting of creditors will be called, and note of the same made herein. The list of creditors of said bankrupt are as follows:	
John DeYoung, Dorr	\$160.00
L. S. Gale, Comstock	50.00
E. P. Montague, Comstock	95.00
A. Peer, Comstock	30.00
Mary Schipper, Kalamazoo	330.00
Farmers Produce Co., Kalamazoo	105.00
Lange Mfg. Co., Kalamazoo	25.00
Samuel Buurma, Kalamazoo	6.00
Corbett Stone Lumber Co., Kalamazoo	6.00
Wedding Works, Kalamazoo	80.00
Bots Ford Grocery Store, Dorr	40.00
John Schuuring, Kalamazoo	150.00
L. P. Gunson Seed Co., Rochester	11.00
Alexander Forbes Seed Co., Newark	37.00
P. Krondyke & Son, Kalamazoo	7.50
Thomas Van Works, Kalamazoo	17.00
Benj. Brondyk, Kalamazoo	100.00
Natl. Credit Clothing Co., Kalamazoo	27.00
Hoekstra Market, Kalamazoo	11.00
Hoekstra Sales Co., Kalamazoo	9.00
Union Coal Co., Kalamazoo	6.00
Arend Woltersom, Kalamazoo	37.00
Fay McKinney, Kalamazoo	4.20
E. Bush, Kalamazoo	61.66
Brown Seed Co., Grand Rapids	15.00
H. C. Systma, Kalamazoo	10.00
Ype DeVries, Kalamazoo	4.00
Bornema & Vredevoogd, Kalamazoo	7.00
D. J. Scholten, Kalamazoo	10.00

On this day also was held the final meeting of creditors in the matter of W. P. Kinney, Bankrupt No. 2733. The bankrupt was represented by Charles H. Lillie, attorney for the bankrupt. No creditors were present or represented. The trustee was not present. Claims were approved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses of administration and for the declaration and payment of a supplemental first dividend sheet of 5 per cent. and a final dividend of 13.4 per cent. No objections were made to discharge. The meeting then adjourned without date and the case will be returned to the district court in due course.

On this day also was held the final meeting of creditors in the matter of Sam Koningsburg, Bankrupt No. 2612. The bankrupt was not present or represented. The trustee was represented by Hiding & Hilding. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend to general creditors. The amount of this dividend is not determined, but upon the same being computed note of the amount will be given here. No objections were made to the discharge of the bankrupt. The meeting then adjourned without date and the case will be closed and returned to the district court.

Jan. 18. On this day was held the first meeting of creditors in the matter of Albert R. Stevens, Bankrupt No. 2818. The bankrupt was present in person and by Arthur E. Leckner, attorney for the bankrupt. No creditors were present or represented. One claim was proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The first meeting then adjourned without date and the case will be closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of George William Thompson, Bankrupt No. 2830. The bankrupt was present in person and by attorneys, Wicks, Fuller & Starr. Claims were proved and allowed. Creditors were present in person. No trustee was appointed. The bankrupt was sworn and examined without a re-

porter. The first meeting of creditors then adjourned without date and the case will be closed and returned to the district court.

On this day also was held the sale of assets in the matter of Frank Wolfson, Bankrupt No. 2829. The bankrupt was present and represented by attorney. The trustee was present in person and by Jackson, Fitzgerald & Dalm. Creditors and bidders were present in person. The property was offered for sale and the same sold to James Fox, of Grand Rapids, for \$3,000. The purchaser also agreed as a part of the purchase price to assume liens on certain of the fixtures up to the amount of \$250. The sale was confirmed and the meeting adjourned without date. A first dividend to creditors will be ordered paid as soon as possible.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Overton Creamery Co., Allegan. Typolith Co., Battle Creek. Charlevoix Fish Co., Bay City. Yellow Cab Mfg. Sales Corp., Detroit. Knob Lick Dev. Co., Battle Creek. Ion'a Water Power Elec. Co., Ionia. Onsted Dairy Co., Detroit. Houghton Mill & Elevator Co., Houghton. Michigan Head Lining Co., Oak Harbor. Universal Cooler Co., Detroit. Bartlett Lumber Co., Sheldrake. Champion Brass Works, Coldwater. Scandinavian Realty Co., Bessemer. Eaton Axle & Spring Corp., Detroit. Evert Light & Power Co., Evert. Blackstone Auto Sales Co., Detroit. R. G. Lake Candy Co., Detroit. Packard Building Co., Ann Arbor. Auto Sales Co., St. Johns. C. R. Jensen Garage, Detroit.

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

ARE YOU SELLING OUT?

Will pay highest amount in Cash for your entire or part of stock and fixtures of any description. Call or write Jack Kosofsky, 1235 W. Euclid Ave., Northway 5695, Detroit, Mich.

FOR SALE—An implement store and business, also house and lot. George F. Jeffrey, Kingston, Mich. 133

FOR SALE—STOCK and FIXTURES. Drug sundries, patent medicines, gift shop goods, wall paper, china, glass, candy, cigars, fountain and fountain lunch. Invoice about \$6,000. Located on M-11, opposite good oil station. Good reason for selling. C. W. NORET, Hart, Mich. 134

For Sale—Clothing, furnishing goods, and fixtures. Cheap for cash. Address Levinson's Department Store, Petoskey, Mich. 135

For Sale—Drug, general merchandise, groceries, dry goods, shoes and rubbers stock. Very little competition. Investigate. Inquire No. 136, c/o Michigan Tradesman. 136

For Sale—My dry goods store in Cadillac. A good store, in a good town, and a fine opportunity for the right man. J. C. Jensen, Big Rapids, Mich. 137

For Sale—Small grocery stock and store building, living rooms above. Good school, good farming country. Old age and poor health reason for selling. F. C. Peck, Bannister, Mich. 138

For Sale Cheap—Or will trade for merchandise, electric driven multigraph. Good running order. Complete with Flexo type setter, other attachments and type. N. D. Gover, Mt. Pleasant, Mich. 139

FOR SALE—Gift shop, bazaar, jewelry. No other store like it in town, or within twenty miles. Established twenty-seven years. A money maker. Reason for selling, poor health. Address No. 140, c/o Michigan Tradesman. 140

AN UNUSUAL OPPORTUNITY for a good groceryman with from \$15,000 to \$25,000 to become interested in the executive capacity with one of the fastest growing wholesale grocery concerns in Northern Michigan. Address No. 126, c/o Michigan Tradesman. 126

FOR SALE—Stock in Grand Rapids Wholesale Grocery Co., Inquire No. 129, c/o Michigan Tradesman. 129

PATENT—SMALL MANUFACTURER IN NORTHERN ILLINOIS, desiring to devote all his time to the manufacturing of household specialties, would like to dispose of a good automobile accessory, including a set of dies, equipment and patents. Address No. 130, c/o Michigan Tradesman. 130

FOR SALE—100 feet of main trunk line business street city of 14,000. One block from bank corner. Near railroad siding. Excellent location for a filling station. Price low, terms easy. Address No. 131, c/o Michigan Tradesman. 131

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

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

CASH For Your Merchandise!

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

CLOSES HONORABLE CAREER.

Judson Grocer Co. Sells Out To Lee & Cady

Last Thursday Gilbert W. Lee, Sidney J. Campbell and Thomas J. Marsden came to Grand Rapids to complete negotiations which had been conducted for some time looking toward the absorption of the Judson Grocer Co. by Lee & Cady, of Detroit. A conference was held at the office of the Judson Grocer Co. Friday, at which time the details were agreed upon and a compact signed by both parties to consummate the deal Feb. 1. The plans contemplate transferring the building to William Judson and the purchase of the merchandise outright by Lee & Cady on the date named. The purchasers agree to lease the building of Mr. Judson and collect all book accounts due the Judson Grocer Co. turning the proceeds over to the liquidating trustees, who will distribute same pro rata among the stockholders. Mr. Lee and his associates left the city Friday evening and the following day the transaction was thus announced to the trade by the Judson Grocer Co.:

The Judson Grocer Company, which for the past twenty years, has been a leading and successful wholesale grocery house in the city, has sold its business to Lee & Cady of Detroit, the transfer to take effect on February 1, after which time the business will be conducted by them at its present location.

The officers of the Judson Grocer Company are William Judson, President, Edward Frick, Vice-President, Arthur E. Gregory, Secretary, and Henry T. Stanton, Treasurer, all of whom have been active in the conduct of the business. The consideration of the transfer is not made public. The purchaser, Lee & Cady, is the leading wholesale grocery house in the State, having been engaged in business in Detroit for many years. It also operates several branches, including Eastern Market, Detroit, Kalamazoo, Saginaw, Bay City, Flint and Grand Rapids.

Mr. Henry T. Stanton will continue with the new company as Manager of the Grand Rapids business, with Wm. L. Berner as Assistant Manager. Mr. Judson, who retires, is one of the best known and most successful of Grand Rapids business men and well deserves being relieved of the cares and responsibilities of an active business. He is Vice-President of the Old National Bank and Director of the Antrim Iron Company and Michigan Bell Telephone Company. Mr. Frick, the retiring Vice-President, and who has been connected with the wholesale grocery business for upwards of forty years, is one of the outstanding figures in this line of business and has been one of the chief factors in the success of the company. Mr. Gregory, the Secretary of the company, has been associated with it some twenty years and is recognized as a man of more than usual capacity. Mr. Stanton has been actively connected with the company about twenty-four years and under his future management the continued success of the business is assured.

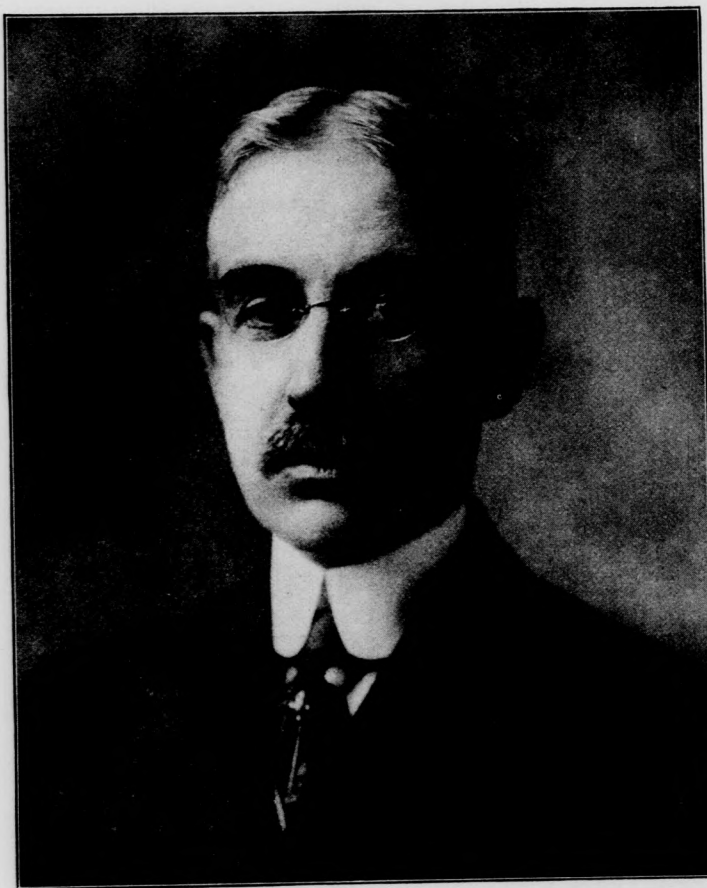
The original predecessor of the Judson Grocer Co. was established March 1, 1886, by Charles E. Olney and John G. Shields under the style of Olney, Shields & Co. The store was originally located in the Brown & Clark building on North Ionia street. March 1, 1888, William Judson purchased an interest in the business. A year or so later the interest of John G. Shields was purchased by the firm, when the business was incorporated under the style of the Olney & Judson Grocer Co. About that time the place of business was changed to the corner of Ottawa and Louis streets. The present modern building on Market street was subsequently erected and has since been occupied by the house. In 1902 the Ball-Barnhart-Putman Co. stock was absorbed by the house and the name changed to the Judson Gro-

ways been top notchers in their respective lines. The transfer of the business to other hands is, of course, a matter of keen regret, but this regret is tempered by the fact that the purchasers are men of high character who conduct business along up-to-date lines and in keeping with the best traditions of the grocery trade.

MEN OF MARK.

H. T. Stanton, Manager Local Branch Lee & Cady.

Henry (Harry) T. Stanton is a native of Lawrenceville, Penn. His antecedents on both sides were of English descent. His father was the first white child born in Steuben county, New York. The mother died when Harry was 5 years old and the family removed to Michigan, locating in



Harry T. Stanton.

cer Co. Two or three years later the stock of the Clark-Jewell-Wells Co. was acquired and consolidated with the Market street establishment, which has long been regarded as one of the strongest and best managed wholesale grocery establishments in the United States.

Mr. Judson and Mr. Frick have long been conceded to be leaders in their respective lines. The house has always enjoyed a good reputation in the trade, not only because of the aim of the management to maintain the high quality of its products, but also on account of the excellent managerial ability employed in all departments of the business. Mr. Judson has long been regarded as one of the most progressive men in the grocery trade of America and Messrs. Judson, Frick, Stanton and their associates have al-

Grand Rapids. Mr. Stanton attended the public schools of his adopted city, closing his scholastic career after two years in the high school. His first business engagement was in the wholesale grocery house of Cody & Olney, then located on Pearl and Campau streets. Six months later he entered the employ of the Old National Bank (then First National) as clerk and assistant to President James M. Barnett. Two years later he retired from this association to assume the position of book-keeper for the Putman & Barnhart Lumber Co. He remained in this environment eight years, when the company discontinued business. He then formed a co-partnership with Frederick C. Miller and engaged in the manufacture of wooden boxes and containers under the style of Miller & Stanton. This relation continued

until the business was wound up, three years later. Mr. Stanton then engaged in the wholesale lumber business on his own account, closing out two years later on account of his inability to secure stock from his correspondents, owing to their retirement from business. His next connection was with the Stickley Bros. Co. as secretary and credit man. He retired from this connection eight years later to take the position of credit manager for the Olney & Judson Grocer Co. On the re-organization of the business as the Judson Grocer Co. in 1902 he was elected treasurer, a position he has since held with satisfaction to all concerned. Last Friday he was tendered the position of manager of the Grand Rapids branch of Lee & Cady by Mr. Lee, which he accepted. He will enter upon the duties of his new office Feb. 1.

Mr. Stanton was married in 1883 to Miss Florence E. Espy. Three children came to complete the family circle—Espy, who is connected with the Aetna Insurance Co.; Philip, who is connected with the Pullman Palace Car Co., Chicago, and Margie, who is the wife of Chase S. Osborn, Jr., proprietor of the Fresno (Calif.) Republican. The family resided for many years in their own home on Madison avenue, but now occupy apartments in Oakwood Manor.

Mr. Stanton is an attendant at the Park Congregational church and a Mason up to and including the 32d degree. He is a member of the Kent Country and Masonic Country clubs and has long been an active member of the Sons of the American Revolution.

Mr. Stanton does not play cards or indulge in any indoor sports. He is an ardent advocate of golf and devotes all his spare time to that method of building up the physical man.

Mr. Stanton attributes his success to the generosity and fidelity of his friends, but those of us who have known him all his life are not prepared to accept that statement as entirely correct. No matter what may be his environment, Mr. Stanton always loves his work and carries into it all the enthusiasm, zeal and loyalty of which he is capable. He derives great satisfaction from the prosperity of his customers. He is often helpful to them in deciding perplexing questions and with suggestions and advice. Many of them have so much confidence in his judgment and friendly interest they make no important changes without first seeking his counsel.

Mr. Stanton's friends in the trade—and they are legion—will wish him the highest degree of success in the new relation he is soon to assume.

Room For One More.

A few weeks ago a street car company in a small Southern town was forced to place an antiquated car in service temporarily. As the car proceeded through the fashionable part of town on its initial trip, a smart young man jumped upon the step of the car and hailed the conductor:

"Hello, Noah, is the ark all full?"

"Yes, they are all in but the jackass, come on in," replied the conductor.