

MICHIGAN TRADESMAN

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Forty-third Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 24, 1926

Number 2214

The Ladder of St. Augustine

Saint Augustine, well hast thou said,
That of our vices we can frame
A ladder, if we will but tread
Beneath our feet each deed of shame.

All common things, each day's events,
That with the hour begin and end,
Our pleasures and our discontents,
Are rounds by which we may ascend.

The low desire, the base design,
That makes another's virtues less;
The revel of the ruddy wine,
And all occasions of excess,

The longing for ignoble things;
The strife for triumph more than truth;
The hardening of the heart that brings
Irreverence for the dreams of youth;

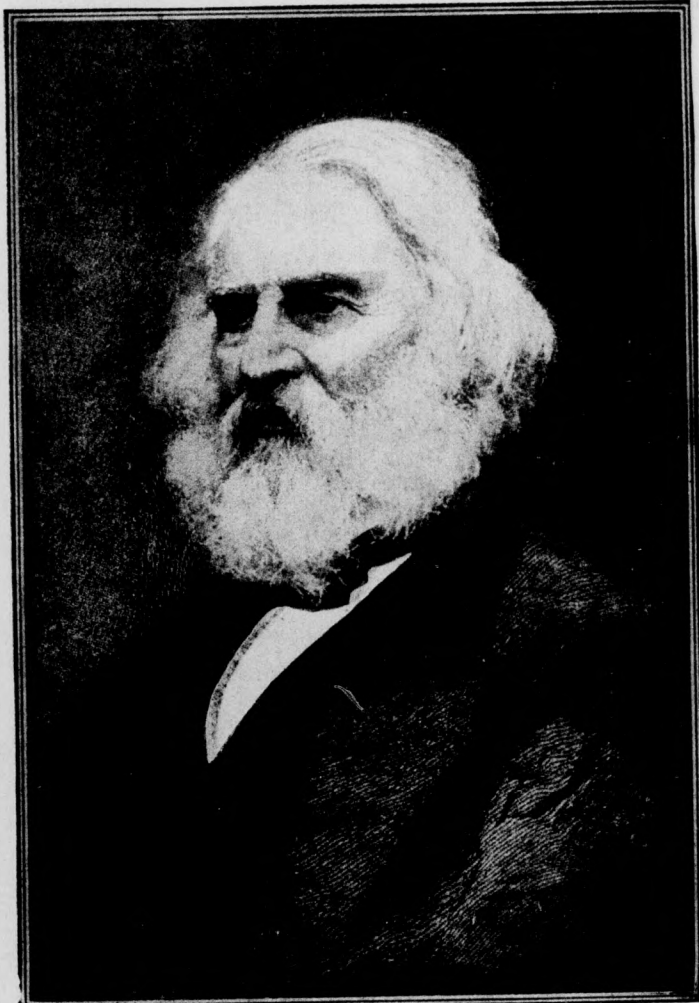
All thoughts of ill; all evil deeds,
That have their root in thoughts of ill;
Whatever hinders or impedes
The action of the nobler will—

All these must be trampled down
Beneath our feet, if we would gain
In the bright fields of fair renown
The right of eminent domain.

We have not wings, we cannot soar;
But we have feet to scale and climb
By slow degrees, by more and more,
The cloudy summits of our time.

The mighty pyramids of stone
That wedge-like cleave the desert airs
When nearer seen and better known
Are but gigantic flights of stairs.

The distant mountains that uprear
Their solid bastions to the skies
Are crossed by pathways that appear
As we to higher levels rise.



HENRY WADSWORTH LONGFELLOW
Born Feb. 27, 1807. Died March 24, 1882.

The heights by great men reached and kept
Were not attained by sudden flight,
But they, while their companions slept,
Were toiling upward in the night.

Standing on what too long we bore
With shoulders bent and downcast eyes,
We may discern, unseen before,
A path to higher destinies,

Nor deem the irrevocable Past,
As wholly wasted, wholly vain,
If, rising on its wrecks, at last
To something nobler we attain.



To Gain Repeat Sales

Among your remedies for constipation, mineral oils should be the best sellers, for people are rapidly learning to substitute this remedy for the old fashioned purgatives and cathartics.

In treating constipation, mineral oils are more satisfactory than the old fashioned purges and cathartics. Since the results are accomplished by mechanical means—lubrication—the body fluids are not drained as is the case when these strong laxatives are used. Mineral oils produce none of the distressing after-effects which are noticeable with the use of laxatives which have medical action.

One of the most widely known mineral oils on the market today is Stanolax (Heavy). Stanolax (Heavy) is refined with the utmost care to remove all impurities, thus insuring a pure, water-white

product. By special refining methods, we have been able to produce an oil of extra heavy body, which eliminates danger of leakage—a factor which decreased the quantity of mineral oil used in the past.

That Stanolax (Heavy) is a highly satisfactory product is attested to by the thousands of users in the middlewest. Some of these people are in your community. By catering to this trade, you will increase your profits.

We are prepared to help you tell these people about this product through the use of window displays and our dealer letters.

It will pay you to investigate this proposition, which will turn part of your empty shelving into money making space.

Standard Oil Company
[Indiana]

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GRAND RAPIDS, WEDNESDAY, FEBRUARY 24, 1926

Number 2214

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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under Act of March 3, 1879.

THE COTTON SITUATION.

Little change in cotton quotations have occurred during the past week. The impression continues to prevail that, before the close of the season, something more drastic may be expected. The large spread between spots and futures would seem to indicate this. Consumption by the mills has been rather disappointing and spinners are ordering the raw material somewhat sparingly. In England the reduction in working hours from thirty-nine and one-quarter to thirty and one-half in the mills using American cotton is not an assuring circumstance. As the months pass by, the prospects tend to an increasing carry-over of cotton for the year. Opinions differ as to whether stocks of goods are piling up at the mills. It is rather hard to gauge the demand because orders coming in are for small quantities as a rule, although it is conceded that these orders are many and frequent. Prices of gray goods continue to soften except as to certain constructions for immediate delivery. There is a well-defined movement in rayon mixtures and some prints, and distributing channels are busy in supplying these fabrics. More trading is expected in a few weeks both in the primary markets and among jobbers. Knit underwear for Spring is moving somewhat better and the expected demand for hosiery is getting under way. A bright spot in the knit goods trade is the business in bathing suits which have been rather eagerly snapped up. Business in sweaters continues rather halting.

CANNED FOODS CONDITIONS.

The daily demand for canned foods fluctuates as orders happen to accumulate, but the past week's trading shows a considerable movement, even though the individual purchases are seldom in volume blocks and are scattered over the whole list. A handicap is experienced in the lack of sufficient merchandise of some particular packs

with apathy as to those which exist in buyers' favor. The market is long on many important items and the lack of speculative demand is felt so keenly that the whole situation seems quieter than it actually is.

Another factor to strengthen the impression of dullness is the lack of interest in futures. Usually there is more or less trading in new packs at this season with peas as the runner-up. Little or no pea business has been put through. There is resistance to corn and tomato offerings, while the acceptance of California asparagus at opening prices has been one of the disappointments of the season. Fruits have been offered on an s. a. p. basis which makes new pack trading less binding upon the buyer who still has the opportunity to confirm or cut down his purchases.

THE GOLDEN LINK.

Ambassador Matsudaira of Japan, speaking before an audience of bankers, lawyers and business men, called attention to trade between nations as "a great instructor and a great maker of friends." As an example, he cited the vast commerce that passes between America and Great Britain calling it "one of the safest links in the chain of friendship" that holds the two together.

Figures for last year, just published, show that Great Britain, our leading customer, paid \$1,031,000,000 for American products; Canada, holding second place, \$650,000,000. Our imports from Great Britain were valued at \$412,000,000; from Canada, \$454,000,000. In a total trade turnover of about \$9,000,000,000 that with Great Britain and Canada together is represented by the figure \$2,500,000,000.

This is the golden link that helps to bind together the United States and the British Empire.

Some Horace Greeley of the future will counsel young America to go North, if the expectations of the Geological Survey are realized as a result of the trip of two official prospectors. A topographical engineer and a geologist are to look for oil in the navy's petroleum reserve in Northern Alaska. It sounds simple, but it means first the traverse of the territory from Southeast to Northwest and then the intensive exploration of a tract about as big as Massachusetts lying below and to the West of Point Barrow, Northernmost extremity of the United States. This area has never been accurately surveyed and mapped; on the official charts it is virtually a blank. Yet there can be little doubt that future enterprise will find in it mineral resources that, although not likely to precipitate a Klondike rush, will doubtless mean a colonization on a considerable and permanent scale.

MOTOR CARS BY THE MILLION.

At the start of this year, according to figures assembled by the United States Department of Commerce, there were nearly 26,000,000 automotive vehicles in use the world over, and of these, nearly 20,000,000 were owned in the United States. Tibet brings up the rear with one machine, a motorcycle; Greenland has two tractors and a motor truck and Labrador boasts a Detroit chassis that hauls coal several hundred feet. Russia has nothing like the number of cars and tractors she needs, with but 18,500, and that meager figure is the index of the backward state of her road development outside the environs of the larger cities. In the year 1899 there were 3700 passenger motor vehicles produced in the United States, and five years later, the output of motor trucks, then figuring for the first time in the official count, numbered but 411.

WHITE COLLAR BANDITS.

The wolves who are going around the people, making them discontented with perfectly good securities and urging them to exchange the stocks they have for stocks in new and untried propositions should be summarily dealt with. The authorities are aroused to a realization of the magnitude and the enormity of these crimes and are beginning to sit up and take notice. Any attempt to interpose technicalities or dilatory tactics between defrauders and their punishment should meet with swift rebuke.

In their cold-blooded plotting the White Collar Bandits have shown no mercy. They have taken the last dollar they could wring from aged widows and infirm old men. By their utter ruthlessness they have forfeited all claim to the sympathy ordinarily felt for the wrongdoer. The mercy they have denied to their victims should be denied to themselves.

The thing that will count most in the present drive is unrelenting persistence. Let it be made plain that there is to be no let-up in the war on stock thievery. By this means Michigan and every other State can be made so unsafe for these gentry as to make White Collar Banditry a lost art.

The time and method of granting independence to the Philippine Islands will be determined in accordance with the policy of the United States. This policy has often been stated. The American Government is to act as guardian until the Filipinos demonstrate that they are able to go it alone. This point rests upon the judgment of America. The judgment of Filipino politicians does not essentially count. Still less does their agitation. The boycott they are seeking to have put into effect against American interests is important and dangerous, as Representa-

tive Underhill has pointed out on the floor of the House. It is even possible that counter-action may become necessary. But neither the attempted boycott nor the measures that may be taken against it have any direct bearing upon the problems of independence. Both are aside and by the way. The sooner all concerned get this through their heads the better will become the unavoidable relationship between the Philippines and the United States during the time of supervision and guardianship.

If Mussolini succeeds in rebuilding Rome in five years he will break a record that has stood for 2000 years. It took Augustus Caesar fifty years. But Mussolini is a faster worker than his predecessor, and conditions are different. Augustus had to overcome the opposition of many of his fellow citizens, who objected to introducing "the enervating influences of Grecian marble." Mussolini gains a flying start by ignoring the effete East and turning to the robust West for his model. With practically all of the Romans approving, he has organized his black-shirted architects and artists into a compact army to remake Rome into a city of startling skyscrapers "with architectural innovations that will dwarf New York." Augustus found Rome brick and left it marble; Mussolini found it neither brick nor marble particularly, but expects to leave it a bigger New York. The inhabitants of Manhattan Island unite in bidding him, "Go to it!"

A charge that the Canadian government has lost some \$30,000,000 through wholesale smuggling from the United States is about to be investigated at Ottawa. Smuggling liquor into this country has been a recognized industry across the border for some time. Evidently the smugglers realized that it was not good business to return with empty trucks. They are accused now of having carried back silks, jewelry and cigarettes as eggs, thus making the business profitable both ways. If the Canadian customs officials, as it is charged, have connived at this smuggling it will not be surprising. Smuggling whisky into the United States has become more or less of a joke for Canadians and it would be natural for the jokers to like a double-edged joke all the better. The progress of the investigation will be as interesting in this State as it will be in Ottawa.

The ability to think of one thing at a time and to think of it thoroughly, earnestly and comprehensively and then turn to another matter and think of it with the same freedom and thoroughness is an accomplishment in which every business man, young or old, can well afford to make effort in perfecting himself.

SUCCESSFUL SALESMAN.

L. L. Lozier, Representing the Mulkey Salt Co.

Leo L. Lozier was born at Lakeville, Ohio, Feb. 25, 1884. His antecedents were French on his father's side and Irish on his mother's side. His grandfather came to this country from France in the last century. He attended the public school of his native place, finishing his education with a collegiate course at Olivet and a commercial course at Cleveland. His first business engagement was as book-keeper with Crawford & Cochran, of Cleveland. Four years later he went to Omaha, where he worked one year as an accountant. He then connected himself with Armour & Company as car route salesman. A year later he was transferred to Chicago as district salesman, remaining in this position seven years. He then removed to Des Moines to take the position of



district manager for the Iowa Packing Co. He continued in this position five years, when he was engaged to represent the Carey Salt Company, of Hutchinson, Kansas, on the road covering Eastern Iowa for five years. He then came to Michigan to take the position of Southern Michigan representative for the Mulkey Salt Co. He took up his residence in Grand Rapids locating at 654 Lovett street.

Mr. Lozier was married in 1914 to Miss Georgia Canfield, of Belleville, Kansas. They have no children.

Mr. Lozier is a member of the First M. E. church and is affiliated with the Elks, K. P. and U. C. T. He says his only hobby is hard work and attributes his success to the same cause.

Mr. Lozier has always had a great fondness for flowers and gardening, which he regards as a "hang over," as he expresses it, from his early days at Lakeville. He is planning to embellish his home on Lovett street with shrubbery and vines which will some day make it a bower of beauty.

Over Diligence Sometimes Proves To Be Very Harmful.

Grandville, Feb. 23—In reading Mr. Garfield's article entitled "More land not needed," I am led to believe he has struck a keynote that should be heard throughout our National domain. Millions upon millions of dollars have been wasted by the National Government salvaging swamp lands, building dams, working over waste lands for the plow, while many more

millions equally good soil lies unoccupied under the shine of the sun, which could be utilized without such enormous expense.

What do our deserted farms all over the country mean? Not that farmers have been driven out because of unfertile soil. Such cases are a rarity. There are soils which it would never pay to work, and these should be shunned, and those other acres which are capable of profitable culture taken in their stead.

If the desirable farming lands were all taken—lands that are fertile within themselves, capable of making into splendid productive farms—there would be another hundred million of people within the broad domain of the United States to-day.

Mr. Garfield is right when he declares it folly to spend so much on Government improvements while so much desirable farming land lies untitled, ready for the hand of the husbandman, and without the expense of costly expenditures which serve to add to the burdens of our people.

Swamp lands are not pest holes, nor are they altogether undesirable. By the draining of these, the depletion of wild timber, the intensive cleansing of the surface of wooded soil, the water supply of the land has been very much depleted.

Some of the deepest wells in Western Michigan have gone dry; swamps are completely dried out; small lakes throughout the State have fallen far below normal, and the condition of the country is not what it should be.

What we need is not more arable acres but better farmers, says Mr. Garfield, and right here he hits the nail on the head. Better farmers. That is the nub of the argument, the keynote to the whole question. The man and not the soil is to blame for slipshod methods of agriculture nine times out of ten.

Thousands of acres of as fine soil as lies under the sun have been deserted and left to drop back to nature because the right man was not there to take advantage of opportunities. I personally know of considerable areas of Michigan soil which has been thrown open to the commons which are capable of making desirable and profit-producing farms. No doubt it is so in other states in the U. S.

As Mr. Garfield truly says, money expended in releasing lands from the birds and wildings may be largely wasted if we strike a balance between the pros and cons of the scheme.

We are continually at work by law, not only destroying the haunts of bird and animal life, but also by law we slaughter no end of useful birds for no known purpose under heaven than to cater to the desires for a cruel sport on the part of a certain class who seem to enjoy mangling and slaughtering God's wild creatures with gun and rod. There are many valuable suggestions in Mr. Garfield's article which all our people would do well to take to heart. Why carry a gun when you go out to commune with nature? Why seek pleasure in making others, even though dumb creatures, suffer?

The idea that to bag a big sack of birds, snare a big fish or kill a lot of rabbits is of heroic mold is rather silly (comical) than otherwise.

How much more satisfactory, and likewise more human, to take a kodak instead of a gun, go into the wilds of nature and secure counterfeit representations of all that is so pleasing to the eye and ear.

Truly the destruction of our swamp lands through drainage and clearing has destroyed the nesting places of much of our wild fowl, leaving a waste rather than an advantage to the human.

Only recently I read of some people who turned out en masse to save a portion of the country from destruction at the beak and claw of that ill-famed bird of all time, the crow. They seemed to make a success of their raid upon the strongholds of this offender,

The
Flavor is Roasted
In!

WHITE HOUSE Coffee

Good Coffee • Good Will • Good Sales!

DWINELL-WRIGHT COMPANY
Boston Chicago Portsmouth, Va.

STRENGTH

ECONOMY

THE MILL MUTUALS AGENCY

Lansing

Michigan

Representing the
MICHIGAN MILLERS MUTUAL
FIRE INSURANCE COMPANY
AND ASSOCIATED COMPANIES



Combined Assets of Group

\$33,389,609.28

20% to 40% Savings Made Since Organization

FIRE INSURANCE — ALL BRANCHES

Tornado—Automobile—Plate Glass

since the account informed the reader that no less than nine thousand offenders bit the dust at the guns of the courageous assaulters.

I never could understand the delight it gives these animal exterminators to kill, kill and keep on killing, and then brag at the enormous bag of helpless feathered innocents they secure. If these victims of man's thirst for blood were armed with rifles, and could shoot back to kill, the victory might smack less of murder of the innocents.

Live and let live should be the motto of our citizenship. This country, without wild bird or animal life, would be a sorry place to live. Have you ever thought of this when you snatch your gun and start out after the birds and harmless small animals who have the same right to live and enjoy such life as have the men and boys who make a practice of shooting them to death.

Much of public effort to make State lands better for man is wasted, in fact is worse than wasted, for instead of making a better condition, the reverse is the fact.

Both the General Government and that of Michigan have wasted immense sums of the people's money in a vain and foolish effort to benefit the country by drains and makeshifts of various kinds. A profound honesty and common sense is required if we would do the right thing at the right time. Old Timer.

Onaway Draws Trade From Large Radius.

Onaway, Feb. 23—J. T. Clemens, proprietor of the Hotel Metropole, is refinishing several of his houses which have been used as annexes to the Hotel, preparatory for the spring rush. Jerry is putting forth every effort to maintain the good reputation of Onaway by providing for his guests the same good service that the little city has always been noted for in the past—that of providing home comforts for the traveler—and many traveling salesmen have gone out of their way just to Sunday over in Onaway. Spick span sleeping rooms, a good table and courteous treatment are drawing cards.

It is quite noticeable of late that the stores of Onaway are drawing trade from a greater distance than ever before. This is due to the fact that our merchants are real merchants in every sense of the word. Patrons of mail order houses admit this and together with the advent of good roads and community spirit the co-operation is beginning to show results. It has recently demonstrated that should a circle be drawn around Onaway embracing a radius of fifty miles that the population therein contained would reach about one hundred thousand people. There is considerable importance attached to this. For instance, take a field glass and from the site of the city reservoirs one on a clear day may discover Cheboygan, Mackinaw Island to the North; the smoke from freighters to the East on Lake Huron and the scenery intervening is marvelous; Black Lake, five miles distant, with its forty miles of beautifully wooded shore line; dozens upon dozens of smaller lakes so desirable for camping and fishing; a network of winding streams through valleys. The contour of the country is a sight to behold and the range of high hills, Michigan's mountains, loom up in the distance, presenting all the variations in hues so characteristic of the different varieties of timber growing. All these sights, as I say, may be readily seen from this high prominence which has been suggested for a beautiful site for the proposed new State Normal. Just think, a level plateau with an elevation only second to the highest altitude in the State, together with the purest atmosphere for which Northern Michigan is noted, and cold, sparkling drinking water, equally pure. These two life-giving, powerful God-given elements should alone be sufficient to encourage health seekers to forsake the districts where such blessings are lacking. Squire Sigal.

Some Historical Facts About Grand Rapids Council.

Grand Rapids Council, No. 131, United Commercial Travelers of America, was instituted on March 6, 1898. D. E. Keyes was the first Counsellor and is now the only charter member.

While Grand Rapids Council has never been honored by a place in the National organization, it has, however, supplied Supreme, Grand or State Counsellors—Wilbur Burns, John D. Martin, deceased, Walter Lawton, Homer Bradfield and John C. Emery. Seventeen members of Grand Rapids Council were in the service overseas, with no fatalities.

The membership to-day is 572, with twenty-two applications to be acted upon at the March meeting.

There is a sum of nearly \$2,000 in the building fund made up from the penny collection which has been taken at every meeting for the past twenty-four years.

The following National officers have announced their intention of being present at the 24th annual banquet to be held at the Pantlind Hotel ball room at 6:30 p. m. March 6: Walter D. Murphy, Supreme Secretary; Ben McCarthy, Supreme Counsellor, Grand Lodge of Michigan; Maurice Heuman, of Jackson; Fred Feneske, of Saginaw.

Grand Rapids has entertained the State convention only once, in 1913, and expects to do so again in 1927, as L. V. Pilkinton, now Grand Conductor, will then advance to Grand Counsellor.

Aside from death and accident benefits, the U. C. T. maintains a widow and orphan fund for the care and protection of dependents.

In order to become a U. C. T., the applicant must have sold goods from samples to retailers or wholesalers for a period of at least one year.

The U. C. T. is the only National fraternal organization of traveling men in Michigan and has a membership throughout the United States of over one hundred thousand.

Hides, Pelts and Furs.

Green, No. 1	08
Green, No. 2	07
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	15
Calfskin, Green, No. 2	13½
Calfskin, Cured, No. 1	16
Calfskin, Cured, No. 2	14½
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.	

There may be times when you will think best to refrain from stocking certain goods because some other merchant is counting on that trade, but a little of that sort of unselfishness goes a long way.

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Offer your customers only known brands

Quaker Food Products

FOR SALE BY THE COMMUNITY GROCER IN YOUR NEIGHBORHOOD

HAVE CONSUMER ENDORSEMENT

WORDEN GROCER COMPANY

Wholesalers for Fifty-seven Years

Ottawa at Weston

Grand Rapids

Michigan Trust Company, Receiver

What has made it America's largest selling high grade coffee?

The merchant who handles Maxwell House Coffee knows from his increasing sales why it is the largest selling high grade coffee in America today.

The most extensive advertising campaign ever put behind any coffee is carrying the Maxwell House message into every community every week of the year. Double-page spreads and full pages in colors in five great national magazines, big newspaper space in leading cities, and giant posters in 1,900 cities and towns, are helping to get new coffee business for merchants who tie in with this campaign.

Once Maxwell House Coffee is tried, its rich, mellow flavor brings the customer back for more. It

has pleased more people than any other coffee ever offered for sale. And that means that it has helped more dealers build coffee business than any other brand.

The demand for Maxwell House Coffee is nation-wide and requires the operation of six modern plants from New York to Los Angeles.

You can benefit from this big advertising campaign and established demand if you make Maxwell House Coffee your leader. Your coffee business will increase along with the national increase in Maxwell House sales.

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

FREE—Attractive display material for your windows and counters will be supplied gladly without charge. Simply write Advertising Department, Cheek-Neal Coffee Co., Second Avenue and Fortieth Street, Brooklyn, N. Y.

ALSO MAXWELL HOUSE TEA

"Good to the Last drop"

MAXWELL HOUSE COFFEE
TODAY — America's largest selling high grade coffee



MOVEMENTS OF MERCHANTS.

Northport—S. J. Dame & Son succeed Sam Porter in the grocery and clothing business.

Inkster—The Peoples State Bank has increased its capital stock from \$25,000 to \$50,000.

Flint—The Electric Cigar Co., 412 Harrison street, has changed its name to the King Cigar Co.

St. Joseph—The McAllister-Wallace Co., dry goods, has changed its name to the Worthen-McCartney Co.

Detroit—The Northville Condensing Co., 2503 Cleveland street, has changed its name to the Dutchess Cake Co.

Niles—Louis O. Hartzell, proprietor of the Red Goose Shoe Store, is reported to have filed a petition in bankruptcy.

Detroit—William Suchner & Sons, 3900 16th street, meat dealer, has increased its capital stock from \$50,000 to \$100,000.

Ann Arbor—David A. Killings & Sons, Inc., Ann Arbor Savings Bank building, has changed its name to Killings Gravel Co.

Climax—H. J. Soet has sold the Climax Creamery to John Veenstra, recently of Battle Creek, who has taken possession.

Benton Harbor—Goodman & Goldbaum, boots, shoes, etc., have dissolved partnership and the business will be continued by Mose Goldbaum who has taken over the interest of his partner.

Kalamazoo—The Kalamazoo Retinning Co., 1331 Portage street, has been incorporated with an authorized capital stock of \$5,000, \$2,700 of which has been subscribed and paid in in property.

Alma—Edward Hannah has sold his interest in the hardware stock and store building of Glass & Hannah, to Roland Mayes and the business will be continued under the style of Glass & Mayes.

Plainwell—A. L. Reese, who has conducted a hardware store here for twenty-five years, has retired for a year's vacation, leaving the business under the management of D. O. Brown.

Lansing—Roland A. Marquardt has engaged in business at 106 West Washenaw street, under the style of the Health Food Shop. Battle Creek made health foods will be featured and sold at retail.

Detroit—The Dresser Clothing Co., 460 West Jefferson avenue, has been incorporated with an authorized capital stock of \$10,000, of which amount \$2,000 has been subscribed and \$1,500 paid in in cash.

Detroit—Murray's, Inc., 36 Monroe avenue, has been incorporated to deal in clothing, etc., with an authorized capital stock of \$80,000, of which amount \$60,000 has been subscribed and \$7,000 paid in in cash.

Lansing—Harvey Steadman, Battle Creek, who conducts a chain of tire, etc., stores in Battle Creek and Kalamazoo, has opened a similar store at 208 East Michigan avenue, under the style of Steadman's Tire Store.

Battle Creek—The Mahoney-Dreher Co., 16 East Main street, women's ready-to-wear garments, has been incorporated with an authorized capital

stock of \$30,000, all of which has been subscribed and paid in in property.

Grand Rapids—C. E. Long & Co., 16 Ionia avenue, S. W., dealer in men's wearing apparel at wholesale, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Charlotte—Fay Starks has sold his interest in the wholesale and retail grocery stock of Lamb & Spencer, to Louis M. Spencer, of Ann Arbor, brother of George H. Spencer, president of the Lamb & Spencer Company.

Kalamazoo—Samuel Willage has purchased the Witwer hotel property on East Main street, a two store front, four story brick and stone building and will continue the hotel, making numerous improvements on the property.

Wyandotte—The Star Bottling Works, 131 Eureka avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Saginaw—G. Jerome Brenner, dealer in clothing and men's furnishings at 125 South Jefferson avenue, is closing out his stock at special sale preparatory to retiring from trade and engaging in the bond and investment business.

Marquette—Howard Conners and Rudolph Johnson have formed a co-partnership and will open a drug store in the Knights of Columbus building, Washington street, about March 1, under the style of the Marquette Pharmacy.

Detroit—The W. O. W. Corporation, 1428 Buhl building, has been incorporated to deal in radio, telegraph and telephone apparatus, etc., with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in property.

Williamston—The Rikerd Lumber Co., of Lansing, has purchased the yards and business of the Williamston Lumber & Coal Co. and will continue the business under the style of Rikerd Lumber Co. of Williamston, under the management of Harry E. Graves.

Kalamazoo—The Van Schoick & Laing Co., Walbridge and South Main streets, has been incorporated to deal in auto accessories, tires, batteries, etc., with an authorized capital stock of \$10,000, all of which has been subscribed, \$5,400 paid in in cash and \$600 in property.

Detroit—The Chicago Cornice & Roofing Co., 428 East Fort street, has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed and paid in, \$1,000 in cash and \$5,000 in property.

Lansing—The Hugh Lyons Co., store fixture makers and auto body builders, are producing the Walden adjustable truck top. The new top leaves unobstructed space for loading and folds out of the way when not in use. The top is being used extensively on Reo speed wagons.

Detroit—The Schuster Equipment Co., 4664 Merritt avenue, has merged its business into a stock company un-

der the same style, with an authorized capital stock of 15,000 shares no par value, of which amount 11,000 shares has been subscribed, \$1,000 paid in in cash and \$10,000 in property.

Detroit—The Waterworks Market Co., 9937 East Jefferson avenue, wholesale and retail food products, has merged its business into a stock company under the same style, with an authorized capital stock of \$5,000, of which amount \$1,200 has been subscribed and paid in in cash.

Kalamazoo—W. H. Van Deberg, who has conducted a grocery store at 236 West Main street for the past 16 years, has sold his stock and fixtures to B. A. Miller, formerly connected with the T. F. Whalen Grocery Co., Battle Creek, who will continue the business under his own name.

Grand Rapids—Coleman, Windover & Co., 343 Lagrave avenue, auto accessories, motor storage, etc., has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$500 in cash and \$24,500 in property.

Grand Rapids—The Ambrose Furniture Co., 702 South Division avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$15,000 preferred and \$15,000 common, of which amount \$22,000 has been subscribed, \$15,000 paid in in cash, and \$7,000 in property.

Bay City—Joseph K. Angers, 77 years old, a resident here for more than sixty years, died at his home in Essexville, Feb. 22. Mr. Angers conducted a grocery store at the corner of Woodside avenue and Belinda street, for forty years and was widely known throughout this section of the State. He leaves his widow, three sons and two daughters.

Detroit—A lone armed bandit held up the Dobbin & Keyser drug store, 2952 Third avenue, at 9 a. m. Monday, and escaped with \$300 taken from an open safe. Cornelius Keyser, one of the proprietors, was in the store when the holdup man entered and was locked in the basement. A customer, coming in after the robbery, heard Keyser's cries and released him.

Kalamazoo—Suit for \$2,500 has been begun in Circuit Court here by O. P. DeWitt, wholesale grocery concern of St. Johns, naming W. J. Trickey and Margaret G. Hutty as defendants in the case. The defendants formerly operated the Market Basket grocery store here and are alleged to be indebted to the St. Johns concern in the amount of \$1,667 as of two years ago when the Market Basket grocery went out of business.

Battle Creek—J. Porter Mayo, for years one of Michigan's best known jewelers, is dead at El Paso, Texas, where he was stricken suddenly while driving to Glendale, Calif. Mr. Mayo sold out his local store in 1924, owing to poor health, after twenty-two years activity as a jeweler. More recently he went to Arkansas to re-engage in business. He and his wife were motoring to California to see their son, Phillip, at Glendale, when the end came.

Buy To Meet Current Requirements.

The temporary advance in May wheat was brought about by the strength of Liverpool quotations, those prices being quoted 3½d higher yesterday morning, and, as a consequence, those favoring the long side of wheat in the Chicago Pit tried to work up some enthusiasm and made a go of it for a little while, but May wheat declined fully 2c from the high point yesterday and closed only a very little higher than on Saturday.

New crop futures declined about 3c from yesterday's top and 2c lower than on Saturday.

The late weakness in yesterday's quotations was caused by a break in Winnipeg prices. It is reported the Canadian pool has considerable wheat to sell and are offering it on all rallies. The United States' farmers are also fairly well supplied and with the new crop receipts only four months away and the demand for flour from the bakery trade light, it is rather difficult to bolster up prices very much for any length of time. On the other hand, there is nothing to indicate there will be a material decline in the immediate future, although it is our opinion prices should work gradually to a lower level, particularly if new crop conditions are favorable to a good crop of wheat this year.

Of course, as soon as the Government begins to issue crop reports and private reports begin to come in, there will be more activity in the price of wheat. If conditions are favorable for a large crop, prices will work lower; if there is an indication next year's crop will be comparatively small and considerable winter-killing has occurred and the outlook is not favorable for spring wheat seeding, higher prices will probably develop.

Everything taken into consideration, it would seem to us the safe and sane policy is to buy to amply cover requirements, but not for speculation and future delivery. Lloyd E. Smith.

Business Is Business.

When it was announced that the Worden Grocer Company had been placed in the hands of the Michigan Trust Company as receiver and that everything pointed to a favorable solution of the problem, there still was considerable speculation as to what the outcome might be.

But from the first announcement of the receivership, there has been piling up in the offices of the Worden Company evidence of most valuable assets which cannot be shown on the books, but which represent the life-blood of any business.

These assets are letters from customers of the company—some of them of many years standing—who state that they are going to stick closer than ever to their friend, the Worden Grocer Company, and will stand by until the clouds have rolled away and from then on.

"Business is business," but friendship and loyalty such as is being extended to the Worden Grocer Company by the dealers whom it has served are bi-products of business which warm the heart and make the temporary clouds which come to too many businesses mere backgrounds to reflect the silver linings.

Essential Features of the Grocery Staples.

Sugar—The market is slightly lower than a week ago. Local jobbers hold cane granulated at 5.90 and beet at 5.80.

Tea—The various "drink more tea" campaigns being conducted in the United States were heartened in the closing days of last week by Government statistics showing that Americans drank more tea and paid more money for it in 1925 than ever before. Imports were close to 101,000,000 pounds valued at \$31,454,181 and per capita tea consumption reached .88 of a pound, as against .81 for the year before. About 49 per cent. of our total supply came from British dependencies, 30 per cent. from Japan and 12 per cent. from China. While the general outlook in the tea market has continued optimistic, there has been a halt recently in the volume of buying for the account of distributors. Continual advances in the primary markets since the first of the year may have had some bearing on this situation, but since everything due to arrive for the next couple of months had been sold ahead, it is felt that active buying may soon be resumed again. Settlement of the coal strike, which was the only serious labor difficulty on the country's horizon, was regarded as a favorable development, inasmuch as tea buying in anthracite territory may take on new life.

Coffee—The market during the past week has been fairly steady, with a comparatively light demand and no particular change in either price or situation. All grades of Rio and Santos coffee, sold green and in a large way, remain practically unchanged. Mild coffees, however, have shown a decline of a half cent to one cent during the week with the exception of Mocha, which moved up a small fraction. All this refers to coffee sold green and in a large way. The jobbing market for roasted coffee shows a fair demand and unchanged prices.

Canned Fruits—California fruits are firm and are in strong hands. There is a good demand but first and second hand offerings are scarce. Pineapple is in ample supply. Apples are dull since fresh fruit is plentiful.

Canned Vegetables—Prices on new California asparagus are out, on a lower basis than the trade expected. As a matter of fact, prices are so much under what was expected, that there are rumors of forthcoming advances. The trade is interested in buying asparagus at the opening prices. No particular business is being done in other lines of canned foods. The heavy packs rest like a dead weight on the market. This refers to corn, peas and tomatoes. Buyers are coming into the market when they have to. There are a good many poor peas about. Retailers are reported to be selling a great many canned foods at low prices. Future peas, corn and tomatoes are not selling at all, as there is no inducement with the spot stock as it is.

Dried Fruits—The second month in the year has been no more active than January and there is nothing to indicate that the dried fruit market has rounded the corner to enter March

with the roar of a lion. There is no big trading, either for Coast shipment or in the movement of spot stocks, while domestic and export outlets are alike on a hand-to-mouth basis. Despite some of the favorable aspects of the situation there have been weak holders who have been competing to liquidate and they have caused a lower basis here than the present market on the Coast. There is more concern about California prunes than any other pack. A larger tonnage exists than of other products and of a larger assortment of sizes. The Northwest has only the largest counts and is relatively shorter than California. California and Oregon prunes are selling well at retail, but most merchants still have some of their earlier purchases and are not buying freely. Some interior cities are running short and are buying here because it is cheaper to do so than elsewhere. Raisins improved last week. Seeded hardly needed any hardening in tone as they are already pretty well sold up and cannot readily be duplicated. Seedless have been taken from the weak holders and are more favorably regarded. Apricot assortments are being cut still further and the top three grades are getting out of first hands in sizable quantities. Peaches are mildly active in domestic markets and are being taken to some extent for export. Market has continued very quiet, both on the spot and at shipping points, with tone about steady and values unchanged.

Canned Fish—California sardines are firm, as it looks like a short delivery on future contracts. Maine sardines are dull. Pink salmon is reported firm on the coast and reds are likewise. Better grades of salmon are wanted at steady prices. There is a great deal of second quality shrimp around, which is affecting the market.

Salt Fish—The beginning of Lent had no immediate effect upon the market for mackerel or other salt fish. The market should be steady to firm throughout. Stocks of shore mackerel are reported to be light from first hands. Irish and Norway mackerel are also reported to be scarce. There has been no change in prices during the past week.

Nuts—Shelled almonds outclass the other nuts. The spot market is being advanced as stocks dwindle and cannot be replaced abroad while importers and buyers realize it will be several months before new crop will relieve the shortage. Good walnuts are also regarded a good property and dealers are narrowing in their offerings as they find replacements in France difficult if the D. F. A. standard is to be met. Shelled filberts are uncertain. The market stiffens, eases off and so frequently changes that trading is generally for the bare requirements of the moment.

Beans and Peas—The market for white dried beans has been dull and weak during the week. Red and white kidneys are also not selling very well. California limas are the only ones that were maintained during the week. Green and split peas are unchanged and dull.

Rice—So much resistance to the merchandising in a normal way is being shown that the rice market is dull but by no means weak. There has

been a tendency toward an easier undertone at primary points, but only on the undergrades. Top grades are still firm, while average types are somewhat better than steady. Buying in all positions is limited to covering pronounced shortages. Foreign rice is also dull but is in light supply, which prevents declines.

Syrup and Molasses—The molasses market has been steady to firm during the past week. Nobody is anticipating his wants very much. The market is in a generally healthy condition. The output of sugar syrup is rather light, with prices well sustained. Compound syrup shows a little shading here and there, but generally speaking the market is steady. The demand is comparatively light.

Cheese—The demand during the past week has been very poor. Nevertheless, the market has shown a fair degree of steadiness, but later in the week the steadiness gave way to slight weakness. No change is expected.

Provisions—Hog week has been rather weak since the last report and the first hands provision market has felt this to some extent. Lard has been particularly weak. The supply, however, is good. The jobbing market on hog and beef products has not shown very much change since the last report. The demand is fair.

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—7½¢@8c per lb.

Beans—Michigan jobbers are quoting new crop as follows:

C. H. Pea Beans	-----	\$4.40
Light Red Kidney	-----	8.75
Dark Red Kidney	-----	9.00
Brown Swede	-----	6.00

Brussel's Sprouts—Florida, 32c per quart.

Butter—The market is stronger and 2c higher than a week ago. Holders sell June packed creamery at 42c, fresh packed at 44c and prints at 45c. They pay 25c for packing stock.

Cabbage—4c per lb. for home grown; \$5.75 per crate for Texas.

Carrots—\$1.25 per bu.; new from Texas, \$2 per bu.

Cauliflower—California, \$3 per doz. heads.

Celery—California washed jumbo, \$1.20.

Chalotts—70c per doz.

Cocoanuts—\$1 per doz.

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

Cucumbers—\$3 per doz. for hot house stock from Ill. and Ind.

Eggs—The heavy snow storm in the State caused increased firmness in eggs, which are especially sensitive at this time of the year, and the prices of fine fresh eggs advanced 1¢@2c. From now on the market will be very largely a weather market, with storage eggs following fresh eggs. Local dealers pay 30c for fresh, holding as follows:

Fresh candled	-----	33c
XX	-----	24c
Firsts	-----	22c
X	-----	20c
Checks	-----	19c

Egg Plant—\$2 per doz.

Garlic—35c per string for Italian. **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 4½--\$3.50
Hot house leaf ----- 15c

Onions—Spanish, \$2.25 per crate of 50s and 72s; Michigan, \$2.75 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, 60s per doz.

Potatoes—Buyers are paying \$2 per bushel at most stations. The market is about steady.

Poultry—Wilson & Company pay as follows this week:

Heavy fowls	-----	27c
Light fowls	-----	22c
Springers, 4 lbs. and up	-----	28c
Turkey (fancy) young	-----	39c
Turkey (Old Toms)	-----	32c
Ducks (White Pekins)	-----	26c
Geese	-----	15c

Radishes—60c per doz. for hot house.

Spinach—\$1 per bu. for Texas.

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

Tangerines—\$4.50 per box of any size.

Tomatoes—California, \$1.50 per 6 ub. basket.

Veal Calves—Wilson & Co. pay as follows:

Fancy	-----	18c
Good	-----	16c
Medium	-----	14c
Poor	-----	12c

Battle Creek—The Health-Sweets Co., 42 West State street, has been incorporated to manufacture and sell confections, beverages, foods, etc., with an authorized capital stock of 9,000 shares at \$1 per share, of which amount 9,000 shares has been subscribed and \$1,000 paid in in cash.

Detroit—The Imerman Screw Products Co., 6412 East Lafayette boulevard, has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, of which amount \$119,700 has been subscribed and \$105,000 paid in in property.

Detroit—The Star Tool & Die Works, 2520 20th street, has increased its capital stock from \$15,000 to \$50,000.

FLORIDA'S FUTURE.

It Depends on a Return To Normal Conditions.

Written for the Tradesman.

My interest in farm life started with my birth, for I was born and bred on a farm and all my life I have lived in a rural environment. To be sure, in these last few years, I have seemed to be in the city because the city imposed itself upon my farmstead and it became necessary to adapt myself to the new conditions.

I feel, however, that I am still in the country because the whole farm has been so treated as to give it a rural flavor, even if the inhabitants have multiplied and become a part of the premises.

There is nothing which delights my heart more than to watch the development of a rural community under modern methods of agriculture and to note the values that are added to country life through the service and instrumentality of modern appliances.

For many years I was connected with journalism as a farm editor and the suggestions and inspiration for what I put into type came from traversing the country and watching the processes as they came under my eye. In all my travels through the United States and other countries, when I reach a town of some size my first impulse is to go to the market, rather than to the museum and art gallery. I am not altogether oblivious to the art quality connected with the disposition of the products of the land as they are exhibited in the market, but my true joy comes from seeing the perfection of the products displayed and they always speak to me of the methods pursued in their production. I am not alone in this habit, but perhaps the appeal is from a different viewpoint.

The devotee of commercialism or mechanical industry is interested in the weather as affecting the crops and in conversation is more liable to talk about the promises of the harvest than of topics directly connected with his vocation. All this comes from a knowledge that successful agriculture and rich harvests from the land are promoters of his business success, although he may have nothing to do with the methods pursued. It is a warranted selfishness on his part and probably is reciprocated by the farmer in acquiring some knowledge of commerce and industry.

I used to like to saunter through the country with a horse and buggy, making a companion of the horse and talking to him of what I was observing along the line of our traveling. The advent of the automobile has changed all of the conditions which contributed to this joy. People who drive machines seem to be intent upon going somewhere as quickly as possible and, while they may say that they enjoy the countryside, there is no opportunity at the rate of speed usually taken to gather truths about conditions or to add any accurate information to one's general knowledge. There must be some modification of this habit if we are to secure the largest benefits from the wonderful developments of our highways. At thirty or forty miles an hour it is very difficult to tell the differ-

ence between a lamb and a leghorn rooster and false notions are acquired because things are not seen in the proper way.

Why are we all in such a hurry? Why do we want to speed through the country like a rocket and lose incidentally all the pleasure of travel? The other day I sat upon the roadside and counted the vehicles which I thought from appearances were connected with commercial or industrial life in which perhaps speed was an important factor; less than ten per cent. of them were thus engaged. The remainder of the machines were apparently driven by people who were riding for pleasure and were trying to satisfy their love of the countryside and its charming features. With the good roads and with the modern machines it is possible to acquire a vast amount of interesting and useful information that could not be acquired under the old methods of procedure. I am thankful that some of the roads in the country have not been improved under modern ideas so that the attractive features of the roadside are preserved and the rate of movement can be modified to a normal gait.

Here in Florida, where I am sojourning in the interest of a quiet repose and the enjoyment of what I can see without being driven by imposing duties, it is one of my satisfactions to learn what I can about the agriculture of the State.

My milkman, the other day, was in a talkative mood and I asked him how he came to think of asking me such an enormous price for his product, which was twenty-five cents per quart and he replied jocularly: "The suggestion came from what I have to pay for the feed I give my cows, for it comes from outside the State. Even my coarse fodder is imported. When I come to pay the bills I know what I must charge you for the lacteal product in order to come out even and have a little something left for the joy of life." And then I thought that in traversing the country I could not find that the products most useful in the dairy business were grown as it seemed to me they ought to be.

I would not know how to adapt myself quickly to the climatic conditions here, but it seems to me as if the experiment stations, the agricultural college and all these agencies which are now used in the development of a broader and better agriculture ought to bring into service here in this State the things that will grow satisfactorily in support of the normal industries which must be a great factor in a balanced agriculture.

I have formed a friendship with a banker who, like myself, was born upon a farm and knows a great deal about getting a living on a farm and appreciates its responsibilities and its enjoyments. He has been, like myself, a teacher and a banker, but has preserved his interest in countryside affairs and seems to me to have good sense with regard to them. I put to him the question that I put to the milkman and said: "Can't you grow fodder here for cattle?" and he said, "Yes, we can grow just as fine products for feeding here in Florida as you and I used to grow in Michigan. The sorghums,

corn, millets and legumes all grow well in Florida and when I first came here and was on a little farm, I grew all that was necessary to feed my mules and my cows and to-day, if I were to have my choice between trying to get a living by farming on forty acres of land, I would rather take my chances in Florida than in Michigan." Then I asked him why the farmers didn't bring these things into service generally and he smiled and then remarked: "We are now here in Florida and even if the first settlements in this country were in our peninsula, so far as agricultural methods are concerned, we are just at the beginning of things. Florida has not been thought of as an agricultural state, but under the impetus of knowledge which will be disseminated through the agricultural college, experiment stations and country farm agents, we are going to gradually have a system of agriculture adaptable to our advantages and which will in its results compare favorably with other regions and other states." "Why does not this milkman grow the stuff instead of buying it?" said I. The reply came promptly: "We are out of balance here in Florida. The speculative fever engrosses everybody. Land values have been exploited which are visionary and detrimental in their influences upon people who own land and are getting a living upon it. In Michigan when we started the forward movement in agriculture our land was worth from twenty-five to forty dollars per acre and we did not have to think very hard about making an income which would be warranted by land purchased at this price. Here in Florida, even for miles outside of our towns, land values are talked about upon which it would be absolutely impossible to make any percentage on the value under the best farm methods. These owners of farm land think that to-morrow or the next day they can sell their lands for these extravagant prices and in the meantime their methods are along the lines of least resistance. It is easier to buy stock foods for this purpose at large prices and then pass the expense on to the consumer of the products than

it is to knuckle down and grow the things. We are promoting agriculture under an unbalanced condition of affairs and when we resume normal conditions I do not expect farmers to utilize the lands for crop production under the best known methods."

I met a colored man on the street and, finding he was a farmer, approached in our conversation the subject I discussed with the milkman and the banker. He said, "I own forty acres of land just a little way out of town and grow farm crops with a small dairy, a few hogs and some fowls and make a very good living for my growing family. The prices of eggs, milk, cream and cottage cheese are so high that my income is quite rapidly increasing. Yes, I grow all the stock food I require. My land is just the average of the country about here. I grow good corn, peas and millet. The peas do especially well and make a nourishing food for my cows." In answer to further questions, he said, "I use some commercial fertilizer, but I find peas seem to be a good crop to fit the ground for other things. I have a fairly good garden and grow all my own vegetables, a few grape fruit and orange trees, just to give the family fruit. You ask me what my land is worth an acre and my answer is that I do not care about that. They are platting all around my neighborhood and talking about hundreds of dollars per acre, but I don't want to sell. It is my home when I get a good living and enjoy myself. What the land would sell for is no matter to me." Here was a type of farm development, making the home the basis that if multiplied sufficiently will put balance into Florida agriculture and make for permanent prosperity.

I have been interested in watching the ground covers that are used and I have been surprised by the fact that there seems to be no adaptation of the grasses and natural ground covers to the conditions involved in this country. It would seem as if among all the grasses which are native in this State somebody ought to have found species that would adapt themselves to uses

"Business Opportunity"

THE most modern and beautiful store and office building in Northern Michigan now complete and ready for occupancy. Located on the busiest street in hub city of the North. Will lease stores or offices one or three years term. Heat and water furnished.

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PETOSKEY, MICHIGAN

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upon the farm and on the lawn that would be desirable to obtain. I see Italian rye grass sown to make a lawn. It grows beautifully for a little while and is treated as our June grass and trees are treated in Michigan and for a time is very attractive, but after a few months it is gone entirely and the ground is bare. They use some coarse grasses and plant them out as we would plant strawberries and they grow up and make a ground cover, but there is no beauty to it and evidently they have not been able yet to secure a grass that can be made into a good turf or meadow.

In Michigan nearly every county has its farm agent and he is engaged constantly in giving information concerning the best methods of farming and handling of crops and what he does is considered of sufficient importance to attract the attention of the county papers and a considerable space is continually given to what is going on in agriculture. I have taken the county paper here and have watched for this kind of information from day to day in my sojourn and find very little that can be made of use. It seems to me as if there was something lacking here which, perhaps, is still due to the extravagant notions that surcharge the air. I am going to try and get in touch with county farm agents and see if I cannot learn some things that are not apparent upon the surface.

It occurs to me that what Florida needs is the distribution of accurate and serviceable ideas with regard to utilization of land in growing proper things so indispensable to support the vastly increasing population. If my friend's idea is accurate that a forty acre farm in Florida gives a better opportunity for affording a living than the same piece of ground in Michigan there must be some educational influence that will disseminate the proper information to bring about this measure of success among the average farmers of the country.

We know from long experience that some farms will be successful and others will fail upon the same quality of soil and under the same conditions, but recently the average of attempts throughout the country have been very much greater than before any attention was given to the adaptation of science to the practice of farming. I hope to see here in Florida, because the climatic conditions are so attractive, a type of agriculture that will support the population without drawing too strongly upon the productions of sister states and because I feel that good farming is the basis of general prosperity. I want to see the unnatural speculative conditions in the air supplanted by a normal status that will lead people to utilize the most advanced knowledge of agriculture in the development of the State.

Charles W. Garfield.

New Way to Reckon Time.

"Hey, Bill, I hear you have bought a home!"

"Sure thing," replied Bill.

"How long have you been living in it?"

After thinking a moment Bill said: "Two payments!"

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

There are stock sellers and stock sellers. One class offer stocks in old established companies which have a long record of dividend payments behind them. The companies decide to issue additional stock to provide for expansions and improvements, instead of putting out a bond issue. They place the sale of stock in the hands of reputable brokers who employ only reliable men. Another class of stock sellers who represent houses of no responsibility offer stocks which are not "seasoned," being the issues of new companies which have no record behind them and no prospect ahead of them which commands the respect or consideration of careful investors. These men—aptly designated as White Collar Bandits—confine their activities to people of small means or people of means who are very ignorant in stock matters, but who are easily excited by the unfounded promises of the unscrupulous Bandit who presents inducements which he knows will never be carried out. The fight against the White Collar Bandits can be won only by a united, vigorous and persistent effort on the part of all concerned.

In most cases of running down criminals the public plays a minor role, the major roles being taken by the legally constituted authorities. Stock frauds are somewhat of an exception to this rule. If they are to be checked the co-operation of the public is absolutely vital.

Dealers in fraudulent securities or unscrupulous dealers in sound securities avoid the mails. They establish personal relations with their prospective victims. This method of procedure makes it necessary for those who have been deceived by smooth-talking, gentlemanly appearing salesmen to assist the officers of the law in catching, identifying and prosecuting these White Collar Bandits.

It is not easy for a person who has been taken in by a swindler to admit that he or she has been victimized and to endure the publicity that accompanies the process of seeing that the scoundrel gets his deserts. Especially does a woman shrink from this unpleasant experience. Such persons should reflect that it is within their power to save countless others from the money loss and the mental suffering they themselves have gone through. They should think how grateful they would have been if others had exposed the swindlers in time to save them from being victimized.

However disagreeable the task of helping to bring stock fakers to justice, it is also a public service and ought to be viewed in that light. The only way of tracking these confidence men down is by co-operation between the authorities and those who have first-hand knowledge of the illegal practices which are costing unfortunate men and women a billion dollars or more every year.

Exhibition of Store Equipment

The next convention of the Retail Grocers and General Merchants Association of Michigan will be held in Muskegon, April 13, 14 and 15 at the Occidental Hotel.

We have rented a large store on the ground floor of the hotel and we are inviting a few manufacturers and dealers in store fixtures and equipment to display their products during convention week.

We offer you spaces 6 x 10 feet for \$25 and \$35, for the week, with free light and heat.

There will be no decorations or booths, as we have neither the time nor inclination to make this a big show, but rather feel that this will be an added attraction to bring merchants to our convention. The officers feel sure this will not only bring men to the convention but it will give the exhibitors a splendid chance to show their goods to the leading merchants of Michigan.

We are giving time on our program for this exhibition so that you can be assured of a crowd.

May I hear from you promptly stating whether you are interested.

PAUL GEZON, Sec'y
2309 Lee St.,
Wyoming Park, Mich.

GRIEVANCES ON BOTH SIDES.

Those who have given more than passing attention to the recent course of business, especially in the textile and allied lines, are aware of the growing acuteness of certain controversies over specified trade practices. This may come from an aroused moral sense which refuses longer to tolerate old methods founded on the theory of caveat emptor—let the buyer beware—or it may be based on economic considerations or be a compound of both. It must still be borne in mind, however, that it remains a legal obligation on the part of the buyer to watch what he is buying, because the law does not insure against carelessness. With this in mind, the effort has all along been to have certain guarantees in contracts. These have been for the protection of both buyer and seller. They have not always worked well in practice, and mainly for the reason that their terms have not been insisted on. So has come about the evil of cancellation of orders with return of goods on trivial pretexts or none at all. There is here a legal remedy which the seller may avail himself of, but it is not often resorted to. But not all of the grievances are on the side of the seller. The buyer at times does not get exactly what he bargained for, or, if he does, he may find that, while the quality may be there, the quantity is not. The latter circumstance has not been unusual in the case of piece goods, especially woolens, and there continues to be much controversy over this matter. In the end, there must be some kind of a settlement governing not only the cases cited but others that come readily to mind.

Much as it might be desired, the interests of buyer and seller are not always the same. In fact, they are often conflicting. Normally, it is in the interest of the seller to get as large a price as he can for his wares, while the buyer is intent, other things being equal, on obtaining the lowest price possible. How to reconcile these two viewpoints is a problem that has not yet been solved. The nearest approach to a solution is in the adoption of a "live and let live" policy. A producer cannot be expected to turn out goods to be sold without a fair profit. Were he to do so, he could not remain in business for any length of time. In many, if not most, instances he is prevented by competition from obtaining an exorbitant profit. The ones to whom his goods come for resale have their own competition to meet. If they cannot buy as cheaply as others in the same line of business, they are at a disadvantage which cannot be overcome. Such a handicap affects especially the smaller dealers, although it is not altogether confined to them. Those who do business on a larger scale are often deferred to when the smaller ones are not. In some lines of trade bigger discounts are allowed, as a matter of course, for purchases in large quantity. This has led to the formation of groups of buyers whose combined purchases are sufficiently large to compel an amount of recognition which would not be commanded by the individuals. For a while it was the sanguine hope of some that such combined purchases by retailers would

give the group the standing of jobbers. But a court decision put an extinguisher on this hope. It was held that not the character or extent of the buying but the nature of the selling which differentiated between jobber and retailer.

But this very group buying has made some new cleavages between buyers and sellers, more particularly in the lines of women's garments. Reference has been hitherto made to the action taken by a number of representative dress manufacturers who have bound themselves, under penalty, not to deal with representatives of buying groups. The goods these manufacturers produce have an element that is lacking in wares turned out in quantity and of uniform and standardized sorts. Prices are fixed according to quality and style attractiveness. Different grades are produced for different classes of retail customers and allowance is made for a fair profit for the retailer in each grade. The group buyer divides up his purchases, taking a certain quantity of dresses to retail at different fixed prices. Some of these buyers, trying to play one manufacturer against another, have done their best to beat down prices to the point where there was no profit for the maker unless he skimmed somewhere and hurt his reputation. In an industry as extensive and diversified there are always a number who are willing to take a chance, more especially if they have no adequate cost accounting system, and these help out the schemes of the group buyers. This is a peril which the great body of manufacturers is cognizant of. The latest effort to meet it is by the formulation of a code of ethics to govern the industry.

STATISTICAL CALAMITY.

Merchandise imports to the United States during January swung sharply upward. They reached the figure of \$414,000,000—the highest for any one month since the boom days of 1920. They wiped out the export total by a margin of \$15,000,000. The American economic unit bought more than it sold by this amount.

The fact is gall and wormwood for the Calamity Janes of the vanishing trade balance—but to no others. In the first place, one month's statistics cannot tell anything like the whole story—can scarcely hint at the general plot of the tale. Even the fiscal year is short enough to give a complete idea of the general economic situation.

Taken with other facts, it does indicate a trend. The "favorable" trade balance which America has enjoyed so long is vanishing as surely as America's state of indebtedness to the rest of the world has become a thing of the past. But this is natural. It is inevitable. It is to be regarded simply as a fact, not as a tragedy.

The United States has become a great creditor nation. It has added financing to its merchandising. Goods sent and goods received can no longer cover or control the sum of our National economic transactions. It is in financial figures that America must find its "favorable" balance. Though not quite so "visible"—entirely "invisible," in fact, concerning any one month—they are the ones that count.

SANE VIEW OF PROSPERITY.

Seldom does an address have so many quotable sentences as the one delivered before the National Retail Dry Goods Association at its fifteenth annual convention, by O. H. Cheney, Vice-President of the American Exchange-Pacific National Bank of New York. Mr. Cheney's subject, or one of his subjects, was prosperity and he held the balance nicely between excessive enthusiasm on the one hand and undue foreboding on the other.

"We must not let this prosperity parade degenerate into a joy ride," Mr. Cheney warned his hearers. "What we need," he added, "is prosperity with both hands on the wheel. I am afraid that at times we have been indulging in one-arm driving."

The note of caution which Mr. Cheney struck he justified by an interesting comparison of the business situation last year and this. In 1925, as he sees it, we had prosperity because we couldn't help it. If we don't have prosperity throughout 1926, "it will be because we can help it but don't."

Prosperity is not a kind of Santa Claus, the speaker reminded the thousand delegates to the convention. It is "just ourselves dressed up"; that is, it is to a considerable degree what we make it.

Certain conclusions follow from this fact, not the least important of which is the folly of running to the Legislature or Congress for price-fixing or price-maintaining legislation. To take this course is to substitute artificial for natural methods; it is to tinker with the symptoms instead of grappling with the root of the trouble.

A sane view of prosperity like this cannot be too widely disseminated. The more thoroughly business men understand the basis of good times the less subject they will be to extremes of hope or fear. At present the prospect is for a repetition of the prosperity of 1925. Production is going on apace, but it is not perceptibly outrunning consumption. "Prosperity with both hands on the wheel" is the appropriate watchword.

TRUTH-IN-FABRIC FEARS.

It would seem as though some in the textile industry still believe there is a possibility of the enactment by Congress of the so-called truth-in-fabric legislation. This is inferred from the appointment of a committee in New York City the other day to formulate plans for uniting the opposition to the measure now before the National Legislature. The meeting at which this was determined was attended by representatives of silk and woolen manufacturers, of clothiers, knit goods makers and of the Merchants' Association of the city. This whole matter has been thoroughly threshed out during the past eleven years in which it has been pending, and the folly of the movement has been demonstrated. Decided weakness has been shown by the proponents of the measure since the exposure of its most blatant backer, who organized a bogus "wool and sheep bureau" as an adjunct to the advertising of "virgin" wool fabrics. The supposed merits of new wool, as distinguished from reworked wool, have

been shown to be largely mythical, because there are many varieties of each with varying qualities. As a matter of fact, also, certain fabrics containing a large percentage of reworked wool command a higher price than do some others made wholly of new wool. Then too, it has been shown that the enactment of a law of the kind sought would simply result in putting a premium on dishonesty, since there is no way of distinguishing one kind of wool from another, once they become part of a fabric. So it resolves itself into a proposition to enact a law which will concededly be unenforceable. This is the height of folly.

WOOLS AND WOOLENS.

Wool markets all over the world are being scanned with greater interest now than for a long time. There does not appear to be any decided trend so far as prices go. Most people in the trade are expecting, rather than hoping, that levels would go lower, although they are now over 50 per cent. below the peak. Arrivals in this country of foreign wools continue to be quite large. In the week ended with Feb. 13 over 11,600,000 pounds came here. Combing wools constituted over 8,600,000 pounds of the total. It may be worth noting that, at the recent London wool auctions, the unsold stuff was about 20,000 bales, or one-eighth of the offerings. Buying in this country continues slow, and much wool remains in the possession of many of the co-operative pools which have failed to get prices to suit. A number of mills opened lines for men's wear fabrics for Fall during the week. Their prices showed about the same concessions as those by the American Woolen Company. This concern will complete its offering of heavyweights tomorrow with offerings of worsted mixtures, fancy weave piece dyes, fancy woollens and worsteds and staple mixtures. It is said that some buyers have been waiting for this opening before placing their orders for other goods. Thus far, aside from overcoatings, there has been no large amount of ordering. But the general disposition is, in woollens as in other fabrics, to hold off as long as possible. This is due to the belief that advances in price have ceased to be probable.

THE DRY GOODS TRADE.

The primary markets continue to exhibit about the same features as they have since the month began. The buying is not on a large scale, though the orders are numerous. What is taken is mainly for immediate needs. The impression persists that prices are not yet sufficiently stable and that trends are not clearly enough indicated to warrant much forward purchasing. Those who are somewhat uncertain as to price levels are swayed by the weakness shown in raw materials of divers kinds. Perhaps too great an emphasis is put on this fact at times, since there are other elements, no less potent, which tend the other way. Among these are the continued high taxation and the course of wages, which shows a tendency to rise rather than fall. There is still enough to perplex and to render merchants cautious in their commitments.

OUT AROUND.

Things Seen and Heard on a Week End Trip.

Last Saturday the snow was so deep and the roads were so cluttered up with snow that I deemed it wise to remain at home, instead of making the usual calls on nearby towns. I improved the opportunity to note down some thoughts on Civic Righteousness, which I hope will be found worthy of perusal.

The word "Right" stands by itself in our language as to its stability and explicitness. To qualify that word is to weaken it, because it is not susceptible to modification. An idea is right or it is not; an ambition is right or it is not; a method is right or it is incorrect.

And so in the philological evolution during the ages we gained the word Righteous and then came the noun, Righteousness. But through all the development the genesis of the root word remains the same—to be straight, just and honest; to act in accordance with the highest moral standard.

In this view of the case, this stern Puritanical estimate though it is, it is somewhat trying to accept the declaration of our friend and poet of 300 years ago, Alexander Pope, that "Whatever is is right."

I am not a fatalist, neither am I a serene philosopher, and still I have a sort of confidence in the old and homely phrase that about the only events that seem to be inevitable are Death and Taxes.

I believe that the average man, no matter what may be his profession or his record, is normally the possessor of a clean cut, distinct moral sense which tells him on the instant that which is Right. As to the theory of atavism I feel sure that it is unfair to hark back three or four generations in order to dig up some helpless grandparent upon whom we may place the fault of one or two or a dozen of our shortcomings. Rather let us credit those who have gone before with our upholding of high ideals, our exaltation of righteousness, honor, truth and justice—that is to say, if we are in the habit of extolling those qualities; let us admit that we have deteriorated because of bent and environment.

It is not righteous to cover the names of men and women dead a hundred or more years with the obloquy of our faults. Rather let us admit that we have grown selfish, have lost track of Faith and Hope and Love and, unconsciously, perhaps, have become hidebound in our attachment to purposes of greed; too narrow in our appreciation of what we owe to others; too ready to misconstrue the aims of our neighbors, and too fond of indulging in groundless suspicions.

There's a story told of a farmer in Paris township years ago—during civil war times—who protested to a Grand Rapids merchant with whom he had traded for many years against paying \$2.10 a pound for green tea. "It isn't square, Jim," he said to the merchant, "to soak me any such price as that."

"Why not?" asked the merchant. "That's the ruling price in Chicago."

"That may be," responded the farmer, "but you told me yourself that you

bought a big stock of tea just before the war broke out and were going to make a good thing out of it."

"So I did," answered the merchant, "and I put all the money I could rake and scrape into cottons, denims, calicoes, and so on. And to-day Merrimac calicoes are selling for 40 cents a yard and the best cotton sheeting fetches the same price."

"And then you jump on us with your outrageous prices. It isn't square, Jim," deprecatingly declared the farmer once more.

"Say, Abner," said the merchant, "sold your wheat yet?"

"Not much!" responded the farmer.

"Why not? It's better'n a dollar a bushel," went on the merchant as he was tying up the pound of tea.

"Yes, 'n' it's going to a dollar 'n' a half 'fore snow flies," answered the farmer.

"I know, Abner, but it isn't fair for you to hold it for a better price. You could have sold it a month ago for 90 cents and it's not right for you to compel city people—war widows and all—to pay that extra 60 cents a bushel."

The farmer saw the point and—so the story goes—the merchant and the farmer went down cellar to sample a brand that was six years old and that, costing less than 40 cents a gallon, was then retailing at \$1.25 a gallon.

I most emphatically do not believe in the every-man-for-himself-and-the-devil-take-the-hindmost policy; but I do agree with equal fervor that a man may earn money, has the right to earn money and is in duty bound to earn money to the very best of his ability provided he keeps within the bounds of righteousness; that when, in such an effort, he oversteps those bounds, he is not entitled to the respect or confidence of his fellow men.

So much for the business side of our proposition. No, it does not stop there, because Civic Righteousness constitutes as important a factor in a business man's equipment as do his confidence in his own judgment, his satisfaction over the accomplishment of a good result in his business; the joy he experiences with the realization that he is making a success in business. Civic Righteousness prevents a man from undertaking in business to save his life by losing it; prevents him from making greater demands upon Nature than he is entitled to.

"When a man grows old," says Dr. Pearce Bailey, one of the foremost nerve specialists in America, "his blood corpuscles degenerate. That is the way the Lord gets rid of us. Deterioration is, therefore, the natural tendency of the corpuscles. But we can do a great variety of things to bring that deterioration and degeneration on before due. Of course, every man can endure a different degree of work. It is absolutely a matter of individuality, and that is why the only gauge we have as to whether a man is working too hard or not lies in certain danger signals that are set up by Nature. When they have been given it is time for a rest, and the wise man will take it without losing time in consideration or doubt."

Civic Righteousness generates civic

pride and love for the city in which a man has his home and his business; it spurs a man to minister to its nobler life; it enlarges the capacities of a man's moral sense and breeds among men a corporate faith.

Civic Righteousness is the corner stone of good citizenship, the builder of strong, straight and just characters for men.

Civic Righteousness is the prompter which whispers constantly to the inner consciousness of each man that which is the right thing to do, both for himself and his city; and no man lives who, failing to heed that whisper, failing to do that right thing, does not immediately realize that he has committed an error.

Civic Righteousness does not urge any man to give of his holdings, material or spiritual, in excess of what he is able to bestow; but it has absolute contempt for that man who, by any one of a score of petty devices, attempts to deceive himself and the community of which he is a member by neglecting to contribute his just portion toward strengthening the common business interests, the common ethical interests, the common esthetic interests.

Civic Righteousness broadens a man's view. He sees his entire city as a splendid entity whose welfare is his welfare; and he sees it not only as it is to-day, but as it will be ten, twenty or fifty years hence, provided he does his duty. From this viewpoint he sees his duty right. He knows that educational development along any line is necessarily slow; that patience in working toward high ideals, is an essential; that he must maintain an attitude of bigotry only as relates to the realization of those ideals; and in his effort to help along toward the mastering of the curriculum set up he must be as ready to receive suggestions and act upon them, if they are worthy and within his power, as to give them.

Civic Righteousness never prompts a man to set up an opinion based upon anything except actual knowledge and experience; never prompts him to intrude his theories as opposed to demonstrated rules of science or art. Your citizen who is absolutely righteous never employs a civil engineer to cut, fit and make a Prince Albert coat; never accepts the opinion of an iron moulder as to the best method for making a pair of shoes and never sends for a landscape architect to plan an ocean steamship. What kind of a job of mural decoration would be done by a blacksmith and what would be the value of an artist's effort to forge a horseshoe?

The spirit of Civic Righteousness is the spirit of harmony which directs co-operative effort to the best results possible and always and necessarily in an educational direction.

There are examples of statuary in the rotunda of the National Capitol at Washington which, judged by the more broadly and better grounded knowledge of to-day in regard to artistic essentials, are positively repulsive in their crudeness; yet they represent the spirit of Civic Righteousness as it was understood sixty and eighty years ago in this country and as it is understood

to-day. The spirit is not at fault. It is the methods that are condemned.

Seventy years ago Grand River, as it passed through the then small city, flowed on either side of perfectly beautiful islands, which if they had not been obliterated through greed and lack of Civic Righteousness would to-day be easily worth a million dollars to our city. Forty-five years ago the city of Detroit paid \$100,000 for Belle Isle with her 700 acres. It was a case of Civic Righteousness, and the same spirit has since that time caused the expenditure of nearly \$10,000,000 upon that island. Twenty-five years ago the city received a tentative offer (not born of Civic Righteousness) of \$4,000,000 for that island, and, of course, Civic Righteousness prevailing, it was scornfully rejected. Beyond any question an offer of \$50,000,000 would be as readily rejected and the taxpayers of the city would applaud the act.

The city of Chicago bonded itself for millions of dollars in order to pay for razing to the ground scores of good substantial business blocks; to pay for re-organizing the sewer system, the lighting system and the water system over a large area and for entirely remodeling the street system right down in the heart of the city. And why?

Because the citizens of Chicago developed so broad and high a spirit of civic pride and righteousness that they desire to leave a monument of their love for the unborn generations who are to people their city which shall live and be an inspiration to all who may visit that city; a glorious impulse directing and helping all who may come later to higher ideals in landscape vistas, genuineness, honesty and beauty in architecture; purity and strength in growth and effort.

The rehabilitation of the city of Washington was the result of Civic Righteousness, for which the Nation gladly pays, and it will be one of the most profitable investments ever made by the United States Government, not only as an object lesson, but as a force enhancing the value of every piece of realty in every village and city in the country, to say nothing of the moral value it bestows upon every community. Beautifying the city of Washington in accordance with an elaboration of the original plan of Major L'Enfant was an easily solved problem compared with the adoption and carrying out of a civic center plan for the city of Chicago. In Washington it was not necessary to educate and develop the voting population to an appreciation of the project because the people do not vote in that city. The District Commission had the power by authority of Congress to authorize and adopt plans and to carry out the work.

In the city of Chicago, as in many other cities in this country, campaigns of education were necessary. Selfish interests had to be harmonized. Ill founded opposition had to be overcome. Hastily conceived and ridiculous theories had to be overcome.

Such results are not obtained in a year and they are not planned for one generation or a dozen generations. They are for all time and are planned to stand the test of time.

E. A. Stowe.

SHOE MARKET

Footwear Bearing the Maker's Name Brings Repeat Customers.

The profitable idea in to-day's business is to bring the customer back for the same brand.

Many will dispute this statement, but I firmly believe that the salvation of the independent shoe store of to-day lies in branded shoes.

It may not necessarily be a nationally advertised space but a shoe that the retailer can call by name, impress the brand upon the customer's mind and induce him to call for the same kind again.

The average customer who buys a non-branded shoe, or one branded with the name of the retailer only, has an unusual amount of confidence. (in these days) in the retailer, or he feels that he is taking a chance. Before advertising changed the buying habits of the nation, the people would place all of their confidence in their own retailer, and rely on his good judgment in buying to have in his stock the kind of merchandise that would best suit their needs.

Is this true to-day? Would you yourself go into a drug store and accept a substitute that the druggist said was "Just as good" for a patent medicine that a doctor told you to take? Even though you had the utmost confidence in the druggist, you would want the pills that were branded with the name the doctor called them.

But shoes are different than pills, you will say. But some are branded and others are not. The buyer of to-day has had his fill of taking chances, he or she has come to the conclusion that playing safe is the best policy. They are skeptical, they know the retailer has a hard road to travel, that larger profits must be made on some articles than on others, and they will buy more readily from the retailer who plays up brands and has the sizes to fit.

Too many of us lose many potential customers simply because they have doubts in their minds as to the kind of shoes we sell, and they go to the store where they know the brand they can buy. Many of us too have a good assortment of styles, a good assortment of qualities and makes, but too much assortment and not enough sizes of the kinds that we ought to let the public know that we have.

I know of a small retailer who has a stock of about 200 pairs of men's shoes retailing at from \$8 to \$10 and if he has one brand he has ten, all in about one grade. How much better he would be to have two at the most and feature them, let the customers know what they are buying and when they come back satisfied, have the same brand to sell them again. Many a store has made the grade of satisfying a customer and bringing him back, only to lose him because they tried to substitute a different make.

Advocates of non-branded shoes or shoes branded with their own name have some very good arguments for their preference, and some of them will give you past experiences as a basis for their belief.

They will tell you that a fair profit cannot be made upon advertised shoes

because too many sell them at a close margin for the effect it will have upon the buying public.

There are several ways of answering this argument. Manufacturers are only too willing to give protection to the dealer with a good credit rating who will use a sufficient volume of their shoes in proportion to the territory he serves, and a retailer with such protection can make a healthy profit without fear of cut-price competition.

Many retailers have built a business on branded shoes which are not nationally advertised but which they themselves have introduced in their locality and established as a brand of known quality. Brands of this kind are either the property of manufacturers or of the retailer, and are practically free from competition. But the retailer should investigate before introducing a brand of his own imagination to see if the brand is not already in use.

Many merchants believe in selling under their own names only because they have a sour taste in their mouths from past experiences with some manufacturers who took the agencies away from them and either opened stores of their own or gave the agencies to larger stores. But I believe that the experience of such manufacturers has been that it is too difficult to secure competent managers for their stores, and that it is cheaper to let the independent retailer pay rent and overhead. As far as the larger stores are concerned, competition is too keen for some manufacturers and they must realize that the larger store must be giving up one line to take his on, and that if the taste of the larger store is changeable, they will be better off with the smaller but dependable retailer.

The large retailer will say: "I have established my name as a criterion of quality; my name is sufficient without a manufacturer's brand on my shoes." But let me ask him: "Does he believe his name will mean anything to a stranger in his city?" A certain portion of every retailer's trade is transient, changing from one store to another, one city to another. To these people the advertised brand is a safeguard of known quality. And why are manufacturers so foolish as to pay at the rate of \$5,000 a page for advertising in the Saturday Evening Post if it does not increase their sales?

The better way to compete with chain stores is to sell better merchandise, and a trademark is the talking point which will bring the necessary extra dollars. For the chain stores will duplicate in appearance the better grades, style for style, and pattern for pattern, and without the distinguishing trademark the public knows no difference.

At the time of clearance sales, a necessary evil to dispose of broken lots, the known brand means recognized value to the bargain hunter, and such lines are quickly sold. The PM expert and super-salesman force doubtful satisfaction upon the customer and bring them back next time—to another store. The real test of salesmanship lies wholly in bringing back

the satisfied customer time after time, and is the only way we can compete with chain or factory stores.

F. C. Hamlin.

Novelties in Bathing Suits.

Highly varied stripe patterns and bright colors are featured in lines of women's bathing suits for the coming season. Wholesalers agree that the ranges of novelty patterns being offered in the goods have never been exceeded in the history of the trade. "And buyers are taking to them very well," was the comment made by one of the largest wholesalers. The athletic or California models are selling to a larger extent than heretofore and now constitute a highly important division. Several new features have been incorporated in the athletic models to provide ease of movement and improved fit. In two-piece garments there is a trend toward the use of silks. These are more on the order of "beach costumes" and stress printed silks and taffetas.

Hosiery Tone Somewhat Improved.

Conservative hosiery selling agents say there has been a definite upturn in business. This is not marked by the receipt of large orders, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers, but rather by the freer placing of small ones. It is also shown by more of a tendency on the part of buyers to detail orders now on the books for Spring. On the whole, however, business continues on the routine basis that has characterized it

during recent weeks. It is noteworthy, though, that mill representatives who usually make no attempt at camouflage see the beginning of activity that is generally expected during March, April and May.

Corset Brassiere Leading Type.

The corset brassiere continues to be featured in corset lines for the new season. This type of supporting garment retailers find to have the largest turnover and they have been stressing it since the passing of the vogue of the rubber corset. It has the advantage of being retailed at a popular price and meets the needs of women who do not care to wear corsets of the regulation type. Practically all of the models are equipped with garters. In separate brassieres the trend is toward styles which follow the natural lines of the bust rather than create the boyish flat appearance so popular last year.

Prints in Children's Dresses.

Considerable success is being met with this season with printed fabrics in children's dresses, according to reports emanating from the local trade. Printed sateens, voiles and rayon novelties are proving popular with buyers of these garments, as are printed crepe de chimes and other silks used in dresses for the 7 to 10 year old range. So active has been the demand for children's dresses generally that about four weeks' delivery is required. In other words, goods on new orders take that long to make up and ship, due to business placed ahead of them.

Easter Comes Early!

April Fourth this year

IN less than six weeks you should have your stock for Easter Selling arranged in Your Store.

New lasts, patterns and colours are available from stock if you order NOW.

Write for samples or ask a salesman to call.

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.

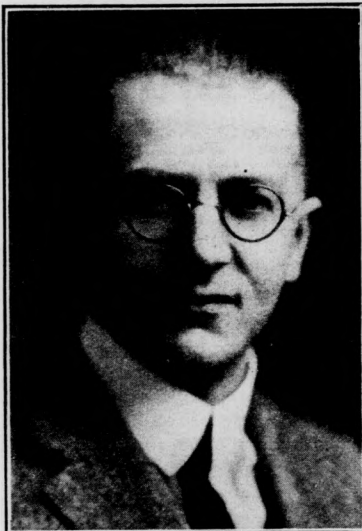
P. O. Box 549

MEN OF MARK.

Ben H. Krause, President Ben Krause Co.

Ben H. Krause was born at Ann Arbor Nov. 8, 1888. His antecedents on both sides were German. His ancestors have been connected with the leather business for many generations. It is a coincidence that his grandfather, his father and himself have sold goods to the same shoe merchants, through the acquaintance of three generations in the same trade.

Mr. Krause's family removed to Grand Rapids in the fall of 1894, where the father became identified with the shoe and finding house of Hirth, Krause & Co., which had been established at 126 Canal street in 1883. Mr. Krause attended the public schools of Grand Rapids and spent a year at the Ferris Industrial school at Big Rapids. He then put in a year and a half in the law department of the Michigan University, specializing on commercial law. In the spring of 1910 there was a vacancy in the traveling force of Hirth,



Ben H. Krause.

Krause & Co. and he left the university to take an active position on the road as traveling salesman. For two years he covered Southern Michigan and Northern Indiana and for the next eight years he covered Southern Michigan. He then came into the store as department manager. When the house Hirth, Krause & Co. discontinued business, three months ago, Mr. Krause took over the finding and shoe store supply stock and is continuing the business under the style of the Ben Krause Co. He has two men now on the road and expects to increase his force to three early in the spring.

Mr. Krause was married Sept. 14, 1912, to Miss Bertha Leonard, of La Grange, Ind. They have one child, a son, who joined the family household Aug. 30, 1913. The family reside in their own home at 1241 Bates street.

Mr. Krause is a member of the Christian Lutheran church, in which he was confirmed in 1903. He is a member of the Masonic fraternity, up to and including the Shrine and the 32d degree. In 1915, 1916 and 1917 he had charge of the junior department of the Y. M. C. A. and accompanied

the boys to their summer camp at Spring Lake.

Mr. Krause has but one hobby, which is golf. He is a very active member of the Masonic Country Club.

Mr. Krause attributes his success to steady work and faithful attention to duty.

Millinery Descriptions Which Were the Talk of the Town.

The Gradys—Pat, John and H. B.—were prominent residents of Shantytown—a section of Grand Rapids that is now bounded by Division avenue, Fulton street, Grand River and Wealthy street. The Gradys, ably assisted by Pat Britton, dominated the old first ward in politics. Finally John Steketee retired from a farm in Grand Rapids township, entered Shantytown, organized the Hollanders of the region and broke down the power of the Gradys forever. Steketee and the Gradys passed out of life, but the Steketee machine is yet working effectively. Pat Grady was the daddy of several children. Nellie, the brightest of the family, learned the art of making hats and bonnets for women. Eventually she found employment as manager of John Kendall's millinery department. She combined with her talents as an artist a high order of salesmanship. Miss Grady had made extensive preparations for an "opening" and sought publicity for the event through the columns of the newspapers. A reporter was called to the store and Miss Grady led him through the exhibit, explaining in detail the forms and materials of the head gear she had prepared and the art that each piece expressed. The details of the exhibit, which were many, confused the reporter. He was not able to write either a head or a tail for the exhibit. A "write-up" to be paid for had been ordered, and it was a task the reporter could not shift to another.

In a moment of desperation he threw the memoranda he had prepared aside and drew on his imagination for an account of the opening. One bonnet, he wrote, "resembled an inverted cuspidore from the top of which a handful of sea moss swung about restlessly." Another wonderful hat "was in the form of an inverted soup tureen, with a ladle resting gracefully upon one side." "Very broad watered gros-grain silk ribbons, to be tied under the chin or the rams of the wearer, would hold the piece in place." Long ribbons attached to another head piece, (to be spread down the back of the wearer) "would permit an angel child to play horsey with its mother." Equally ridiculous descriptions were applied to the entire line. When the newspaper containing the write-up appeared, readers, especially those of the gentler sex, were greatly amused and in a short time it became the talk of the town. Miss Grady was not overpleased, but as it served to call hundreds of ladies to the store, many of whom had heretofore bestowed their patronage upon other milliners, she finally decided that the "write-up" was not as bad as it might have been.

The late H. W. Beecher was the father of three sons, who inherited a considerable part of his substantial estate. "Ned" is now the owner of one

of the largest stores, dealing in men's wear, in Buffalo. His sales last year exceeded \$3,000,000. Ned and family are now touring the world. Horace Beecher is the owner of four clothing stores and is interested financially in fourteen others. Norman is engaged largely in the real estate business. From infancy Mr. Beecher chummed with his boys. They were his closest intimates. They never feared him; they never disappointed or annoyed him.

Arthur Scott White.

Short Women's Dresses.

Several New York department stores are contemplating the opening of a separate department to feature short women's dresses, according to a survey made by the Affiliated Specialists in Dresses for Short Women, the results of which were announced last week by B. J. Franks, President of the association.

The metropolitan stores, Mr. Franks said, have not been showing as great an interest as many out-of-town retailers in apparel created especially for the woman of 5 feet 5 inches in height. He declared, however, that a number of the leading local retail establishments have given careful study to the "shortwear" problem and have come to the conclusion that this type of merchandise merited a place in their plans for the ensuing season. He announced that a conference would be held shortly between the officers of the association and the ready-to-wear merchandise managers of several Manhattan and Brooklyn department stores.

"We believe that we will be better able to solve the problem of creating satisfactory apparel for women of diminutive stature if we absorb the suggestions of experienced merchandisers," Mr. Franks said. "It was largely on the advice of retailers that we adopted standard size designations for our merchandise. At present all our members employ the same size designations—14½, 16½, 18½ and 20½ for the short miss and 35½, 37½, 39½ and 41½ for the short woman. We are adopting a seal which will be used by all the members to identify them as employing the standard size designations."

Dresses Must Be Wider at Hips.

Hip measurements of dresses must be as much as three inches wider than those of a year ago to conform with the present-day proportions of American women, according to Louis Mallas, dress manufacturer. After making a canvass of retailers' opinions and an individual study of dress measurements, he found that much of the alteration expenses incurred by dress departments arises from insufficient sizes at the hips. Even the girls of flapper age are substantially built about the hips. Mr. Mallas said yesterday. He cited the "traditional" reasons for the increased girth of women generally—the lack of a corset and the increased use of automobiles. Some retailers have suggested a four-inch increase in hip measurements, according to this manufacturer, but the majority appear to favor two or three inches.

Honors are useless unless they increase your sense of responsibility.

King Bee

Butter Milk

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18% Protein

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

Manufactured by
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"The reliable firm."

You Make Satisfied Customers when you sell

'SUNSHINE' FLOUR

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

Genuine Buckwheat Flour
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FINANCIAL

Surprisingly Broad Demand For Municipal Obligations.

Pennies do not always matter in Wall Street, but the difference of a quarter of a cent in the bidding for a \$75,000,000 issue of New York City bonds and stock was what determined to whom the bid should go. So closely had the different syndicates reckoned what the market would be, each in their own way, that the National City Bank group with a bid of 101.0587 was successful, whereas the syndicate next in line, with a bid of 100.7899, or only .2690 of a cent lower, lost the business. Here is a case where different leading bankers, all competing for a piece of business, had virtually the same ideas about the position of the present market for municipal obligations.

Being the largest lot of short and long-term securities ever issued in combination by any of our cities, the new flotation rightly has attracted considerable attention. What the offering to the public reveals of the demand for such securities is the most interesting feature of the financing.

Whatever investors may think about the stock market they do not, apparently, have their fill of tax-exempt municipals. At least, when the New York City bonds were offered on a yield that varied from 3.75 per cent. for the short-term descriptions, to 4.15 per cent. for the distant maturities, orders flowed in from all classes of investors in all parts of the country.

It may or may not be a coincidence that the market in municipal issues has strengthened during the last two months as that in stocks has become irregular or at times even sluggish. In well-informed circles evidence is shown of a tendency not yet general but noticeable to switch from speculative commitments into gilt-edged bonds. Funds have flowed into the bond market from speculators that have made their killing in stocks. Florida real estate and in building enterprises.

Naturally, offerings of tax-exempt securities always attract the wealthy investor, and in the present instance the syndicate has received several enormous individual requests for bonds but the significant orders are those for small lots from the West, the South and New England. It means that the country is earning money and saving at least a part of what it earns.

What the future trend of municipal bonds will be nobody knows. Three perfectly logical reasons for the present tendency of these bonds to creep forward in price may be summarized as follows:

1. Numerous holders of Liberty bonds are switching into municipal obligations in the knowledge that certain exemptions on Liberties will come off next July 1.

2. Many stockholders are turning huge profits into cash and putting their funds into the best grade bonds, such as tax-exempt issues.

3. The normal demand for tax-exempt securities is sufficient to absorb a large volume yearly, but offerings of late have been exceedingly scarce, thus tightening the market for bonds available.

As the Liberties lose their tax-

exemption features and are retired it would seem that municipal obligations in future years should continue to find a broad and consistently good market.

Paul Willard Garrett.

[Copyrighted, 1926]

Increasingly Cautious Attitude Toward Speculative Stocks.

In the last few days we have read the most constructive news on business for 1926 to date but stock prices have broken more sharply than at any other time since last autumn.

Within a week our financial experts have chalked up on the asset side of their blackboards items no less constructive in character than the following: (1) Settlement of the anthracite coal strike, after a long drawn-out battle between miners and operators; (2) publication of brokerage loan figures by the Federal Reserve Board that brought more favorable than unfavorable comment (marketwise, the significant thing is that these now are out of the way); (3) entrance of General Motors Corporation shares into the \$7 dividend class, and higher dividends for certain other important issues; (4) continued reports of record building operations and (5) enthusiastic estimates of motor sales for the current quarter.

Here are about the most bullish news developments of recent weeks but they were ineffectual in preventing the most bearish market of the year. From it all we should be able to deduce something new on the character of the present market in stocks.

Certainly it must be plain now, if it had not been before, that the good news has been discounted in the price of most speculative issues. Take the case of a prominent paint stock as an example. On the New York Stock Exchange are listed the shares of a well-known paint company that only last week sold up to 104, but which yesterday closed at 46. When the shares of a concern of recognized merit can crumble in value so rapidly, and in the face of reports from the officers of the organization that business is going along satisfactorily, it means only one thing—that pool operations in some good stocks had carried values beyond levels warranted by immediate earnings or approved by responsible officials of the companies themselves.

In a market that has been temporarily unkind to the numerous speculative favorites, however, the shares of that leading investment issue, the American Telephone & Telegraph Company's stock, rose to a new high since 1911, above 150.

By no reasonable interpretation of the facts, can the present setback in stocks be looked upon as a warning that we are about to turn from an era of prosperity into one of depression. In the statistics and in the politics of the day, appear no change that seriously threatens the continued good trade of recent months.

The market reflects an overdone speculative movement that deserves correction, but which for a time it seemed was destined to go uncorrected. How far the irregularities of the market will continue before a major upward movement is resumed or before

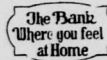


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—according to the dictionary means "working for."

In this strong Bank we prefer a broader definition. To us it means working with as well as for our customers.

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The Life of an Estate

Many estates are dissipated within a short period of time because they have not been properly safeguarded.

Failure to make a will, failure to appoint a trust company as executor and trustee, failure to arrange for the distribution of life insurance money under a life insurance trust—these neglects mean short lived estates.

Safeguard your dependents by safeguarding your estate.

Let us discuss this matter with you.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

the major downward trend starts, is a question that nobody can answer until more is known of 1926 business developments. Paul Willard Garrett. [Copyrighted, 1926]

Stability in Present Price Level an Outstanding Feature.

While the general level of commodity prices is sagging ever so slightly, the significant feature of the movement lies not in its trend nowadays but in its unusual stability.

From the all commodities index of wholesale prices for January, computed by the Bureau of Labor Statistics, we learn to-day that the general level in that month stood at 156, or lower by a small fraction than what had been reported for December. It means that prices now average about 56 per cent. above the pre-war (1913) level, whereas a year ago they stood 60 per cent. over the same base. The persistent stability of commodity prices on the whole is in part responsible for the greater confidence in business and the good cheer that brought on our era of prosperity.

At luncheon a few days ago a certain man who is both an economist and business man of considerable reputation, in a discussion with the writer, attempted to brush aside our various price indices as "useless, meaningless instruments."

To men that want information on the probable future trend of a particular commodity general index numbers offer little value for the very obvious reason that any individual commodity may be headed upward at the moment when the trend is downward, or vice versa. But such indices as that compiled by the Government are intended to do no more than reveal the general tendencies for commodities, and, however poorly they reflect the facts, these instruments provide the best means available for following a very important economic situation.

The thing that may be learned from the January index is that in no single group did prices change materially during the month, so that the stability of the whole index actually resulted from the absence of important fluctuations and was not simply a mean between spectacular gains and losses.

At a level of 178, or 78 per cent. above 1913 values, building materials as a group still sell higher than any other group of commodities except cloths and clothing.

If the building boom is losing its blossom, the downturn has not yet been reflected in the index of the Bureau of Labor Statistics. Since the middle of last summer building materials have climbed from a high level to one still higher: they have risen from 170 in July to 178 in January.

Cloths and clothing prices at 186, show a tendency to weaken somewhat, but are still, of course, above those of any other group. Here is a case where the averages of a group hide much that the careful analyst will want to know, since in what the Government carries on its list appear items of widely different position in the present economic situation. Paul Willard Garrett.

[Copyrighted, 1926.]

More About Old Time Local Merchants.

James A. Morrison, formerly a traveling salesman employed by the Olney & Shields Grocery Co., is a resident of Colorado Springs, Colo. In a letter addressed to a friend, Mr. Morrison said: "There is no use of talking. Although I have lived here thirty years, and expect to spend the remainder of my life here, my mind often goes back to Grand Rapids and the sixteen happy years I spent with her people." Mr. Morrison is state manager for a prominent life insurance association.

A. Grenallo was a popular merchant tailor of Grand Rapids in 1880. Another Spaniard, in the tobacco trade, was Jose Gonzalez. The latter conducted a cigar stand in the old Morton house and later traveled Western Michigan as the representative of a corporation then engaged in the manufacture of cigars. Gonzalez was tendered a position in the consular service soon after the close of the Spanish American war. It was suggested that he would be assigned to some port in Cuba. He declined an appointment.

George W. Waterman & Co. were dealers in groceries in 1865. Waterman's partner was the late Francis Letellier. The business was sold to L. B. Stanton and George N. Burr in 1869. Neither of the firm knew anything of the grocery business and the sheriff took possession of the stock not very long after the firm had acquired it.

Jefferson Morrison was a pioneer in the grocery trade in Grand Rapids. Morrison had acquired a substantial bank account, the result of successful dealings in real estate, and the grocery trade never interested him greatly. He needed occupation, however, and the store, on Monroe avenue, near Commerce, was kept open until the death of the owner. Morrison served the people of Kent county as its first judge of the probate court.

William Bemis was a near neighbor of Morrison's, in the same branch of trade. When Bemis died, a score of years ago, his heirs closed the store.

Oscar E. Wells, who was a clerk for the Adams Express Co., a decade, is now a resident of Oklahoma City.

Henry Brewer conducted a meat market on Lyon street, near the arcade, in 1874. Later he was elected city controller and filled that position four years.

Eaton & Canfield were dealers in jewelry. Their store was in the Northern section of Sweet's Hotel. Canfield died and Eaton continued the business several years. Fred C. and Ada C. Canfield were a son and daughter of deceased.

John and Dan. W. Perry opened a stock of hats and men's furnishing goods in the Moran building about 1875. The site of their store is now covered by the Grand Rapids National Bank. John engaged in politics. His first position was alderman of the second ward. Later he was appointed under sheriff by Freeling W. Peck, one of the most efficient of the many who have filled the office of sheriff of Kent county. Perry was elected chief of the police department about 1880. Upon his retirement from that position he moved to the State of Washington. Arthur S. White.

Investing For Profit—

Why
and How
Do You
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Your
Money?



MANY INVESTORS feel that Securities with a sure return and safety of the original investment are "too slow" for them.

Well, some of the "fast" ones win, but the roads to financial success are strewn with the wrecks of "fliers" and "sure things", while the sometimes "slower" investments are on their way to the goal, earning a profit for their owners as they go.

For those who invest for profit, i. e., reasonable and sure interest on the investment, we always have many opportunities in securities of various kinds.

We do not sell any "speculative" issues, as we own all the securities we offer for sale, and they were purchased by us only after we had decided they were safe, and desirable for us to own.

When you buy Bonds of us, you are investing in securities which have passed the test of careful investigation.

Ask us to send you our monthly circular—
"Investment Suggestions"

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The first Trust Company in Michigan

THE CITY NATIONAL BANK OF LANSING, MICH.

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

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GRAND RAPIDS LABEL CO.

Manufacturers of

GUMMED LABELS OF ALL KINDS

ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.

Write us for Quotations and Samples

GRAND RAPIDS

MICHIGAN

Legislature Can Learn From French Forests and Laws.

Written for the Tradesman.

In France there is "legal recognition of forests as a resource standing apart from other resources in its need for extraordinary care and protection."

In other words, the growing of forests is classed as a very necessary public utility intimately affecting general prosperity and to be suitably safeguarded.

Under general conditions plantations are exempt for twenty years. When forests do produce an income they are taxed on their current net income.

This income represents the average net yearly receipts for wood and timber after deducting costs of upkeep, fire protection, administration, thinning, planting and other cultural measures. The State and local taxes usually amount to 8 or 10 per cent. of the net income.

To handle the problems of proper taxation a thorough study is made of test areas to determine periodically the productivity of various soils—the timber species in relation to the different soils and to other surface conditions and the value of wood products therefrom.

This makes a thorough and well understood basis for the determination, in a scientific way, of the necessary data and brings to individuals and the public the consciousness that there is proper foundation for safe and orderly promotion of forest growth.

From p. 12 Chap. 1, "Studies in French Forestry." "In our first steps toward forest conservation, public forests, federal, state and municipal, should have a dominating part. They should be created in every section and be identified with its local problem of fire hazard, of timber growth and of provision for future needs. They should develop the technical practice adapted to our varied forests types and make it common knowledge by concrete demonstration, the most effective of all educational measures. In democratic America as in democratic France, a care of public forests will prove the key to progress."

This observation outlines a proper plan for Michigan to adopt. It has reason and forceful thought that must appeal and receive the approval of our mature consideration.

That writer is highly trained and of wide experience in forestry. It will be well for us to apply the logic to Michigan problems. The State has land in many counties.

The direct and indirect benefits to be derived from reforestation on all parcels will be of such magnitude that any slight diversity of costs in comparing large tracts with small ones will be amply compensated by the ultimate good accomplished when the final balance sheet is drawn.

To reforest every acre of State land will not suffice for all the demands created by future needs. If all were planted this year their year of cutting age will show a need far beyond the product of all these acres. It is folly to waver or hesitate or be delayed by over-consideration of the niceties of the varying costs of reforesting tracts of different size or qualities. The future needs and the benefit of concrete

demonstrations of forestry to various neighborhoods will far transcend any increase of cost of such work on the small parcels. The small parcel will be a center from which to disseminate very necessary forestry knowledge and can be made the key instruction area for demonstration work that will enable neighborhood owners to properly master their various problems.

To practice good forestry is to save and on State land it virtually establishes a sinking fund founded on the inherent natural power of our soil and climate to reproduce the highly valuable timber found here by the early settlers. The slow and tedious modes of locomotion used by the pioneers has been changed to the high geared motor vehicles and the improved highways.

These last few years of increased living costs had a disastrous effect on farm operations located on the poorer soils with consequent abandonment and relocation of the workers within the region where high wages were the rule. The abandoned land brought problems for the State and public consideration of various possible remedies. This publicity has brought consideration and action from another quarter—aided by the new facilities of motor transportation. The auto has surely speeded up work and business so as to allow more time for recreation. Those who chose to seek favorable vacation lands discovered Michigan's natural resources were easily available and the slump in land values gave favorable opportunity for purchase by which permanent recreational estates could be established. This process is well under way and we might say the pioneers of this trek have done their part.

The State should realize that this constitutes a new use for cut over land—an adaptation that we can now see is almost inevitable, consequent upon the economic changes developed through the advent of the auto.

We can realize that reforestation—well done—under able management, will intensify this call for such recreational use.

To plan with broad scope—on a wide and firm foundation—and then begin the work with strong determination to carry on—will put Michigan decidedly on the map on a broad trunk line to State-wide prosperity.

Frederick Wheeler.

Foulard Neckwear Selling Well.

Orders for men's neckwear are being freely received from retailers, according to statements made by manufacturers. The holiday business in men's goods was excellent and the turnover since has been up to expectations, so that retailers have very little stock on hand and are disposed to look for good sales of neckwear during the coming season. Much early business has been placed in foulards, and it is expected that these ties in neat all-over effects and soft colorings will have a strong vogue. Failles are also being accorded favor, with the chances favoring an all around good season for all of the crepe weaves in tie silks. Silk and wool merchandise, to retail at \$1, continues to have a big retail turnover in many sections of the country.

Grand Rapids National Bank

The convenient bank for out of town people. Located on Campau Square at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over

\$1,500,000

GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.

YOUR BANK and YOU

Our customers make profitable use of their connection with this bank. They find our facilities, our organization, our acquaintance and our connections of great value. So will you.

We believe in the human element in banking. That is why we give personal attention to every customer and have a personal interest in every account.

The OLD NATIONAL BANK
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Kent State Bank

"The Home for Savings"

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

\$20,000 Akron, Ohio

5% Improvement Bonds

Dated April 1, 1922. Den. \$1,000. Due April 1, 1934.

Interest Payable April and October 1st at National Park Bank, New York.

FINANCIAL STATEMENT

Assessed Valuation	\$318,365.050
Net Debt	22,315.784
Population (1920 Census)	208,435

Opinion: Squire, Sanders & Dempsey, Cleveland, Ohio.

Price to net 4.35%

VANDERSALL & COMPANY

410-416 Home Bank Building, Toledo, Ohio	1654 Penobscot Bldg.,
29 So. LaSalle St.	Detroit, Mich.
Chicago, Ill.	

The Wind-Borne Ashes of Empire.

Prometheus, though he does stand convicted of having filched fire from the lap of the gods of old, can scarcely be charged with failure to understand its handling after he'd got it. He turned it, mythology says, directly to the service of mankind, and he kept it so diverted as long as he retained stomach for the business, applying it always usefully, always constructively, always beneficially.

How much more, alas! is this than even the most charitable judge could concede to modern Americans, who are among the heirs of Prometheus and the sharers in his mythical expropriation of flame. Truly, in the light of their present-day fire destruction it appears that Americans have learned to do well-nigh everything with this ancient gift of Fire except the one thing most needful, and that is to control it in reasonable measure, to keep it constantly submissive to their will.

The latest report confirms anew this glaring inability on the part of Americans. For the calendar year of 1924—a quite normal period—the tabulations of the Actuarial Bureau of the National Board of Fire Underwriters reveal an aggregate fire waste, largely preventable, amounting to \$549,062,124. In 1923, the total reached \$535,372,782, and in the year before that, \$506,541,001.

With each term thus shattering the already appalling record of its predecessors, and with the country more than doubling the showing of its not distant pyromantic past America seems not to have grasped even yet the full import of this pauseless economic drain.

It is a dismal reflection, no doubt, but one only too true—and infinitely sobering—that this tremendous sum lost in 1924 represents what were, but twelve months earlier, created things, things become an integral part of American existence. To-day they are—what? Little more, perhaps, than swirling dust; in a sense, the wind-borne ashes of empire.

To the fact that the newspapers of this country now are cordially enlisted in the war against fire waste there is abundant testimony of the directest kind. Yet indirect proof of a changed attitude also is not wanting. This can be found, for instance, in the growing frequency with which the great metropolitan journals, in reporting an outbreak, have been at pains to nose out the cause. Over the past five years, especially, this tendency to discover and make known, in every case, the origin of the flames has been apparent to those who are engaged in opening up the road towards fire safety. It has become a helpful beam of light thrown upon a way illuminated by far too few rays of hope.

Repeated revelation of cause and effect cannot fail in time to stamp upon the public mind the truth that every blaze has its source, that this source is usually avoidable, and that fire is a stroke of unlucky fate, mysterious and inescapable, almost never.

Clear Illustration of Circumstantial Evidence.

In the arson case of the Commonwealth of Pennsylvania vs. Braunfeldt all the evidence against the accused

was circumstantial, but this chain of circumstances pointed so conclusively to the guilt of the defendant that the jury promptly found him guilty. In view of the fact that in arson cases the evidence is usually largely circumstantial, the story repeated below that Judge Miller, who presided in the Braunfeldt case, told about the clock in the tower of the court house, has been used in a number of arson cases since the trial of this particular case. Prosecutors and district attorneys frequently use this particular story in order to explain to the jury the difference between circumstantial and direct evidence.

Judge Miller said: "It may be important here for me to direct your attention to the character of the evidence that is offered before you. Evidence or proof in such cases may be either direct or positive or circumstantial. Let me illustrate. If a man knowing, as we all know by this time, that there is a clock on this building that strikes the hour, goes to its tower and there stands as the next hour approaches, and watches the hammer strike the bell and then comes down and in a case in which that fact may be material, testifies that he saw the hammer strike, and as it is known to all men that bells vibrate and sound when they are thus struck, that he heard the bell ring, that, at least, for the purpose of illustration in this case, may be cited as an illustration or example of direct or positive testimony. But, if you as jurors, or others in this courtroom during these days you have sat here, and as the hour was reached, heard that same bell strike, and should afterwards testify that, let me say, at one o'clock this afternoon the court house clock struck the hour of one, that would be circumstantial testimony. You have been here and heard the clock strike, hour by hour, you feel the building vibrate when the hammer strikes; you hear the sound coming from that direction at the appointed time, and you conclude that that bell struck."

Fire Protection For the Farm.

An interesting method of providing fire protection for the rural district adjacent to Albion has been devised by the Chamber of Commerce in that city, which obtained a subscription of twenty-five dollars apiece from the farmers residing within a radius of ten miles of the metropolis. The fund amounted altogether to six thousand dollars and was used to purchase a truck equipped with four chemical tanks carrying 140 gallons of chemicals and a water pumper capable of projecting 250 gallons of water a minute. The sum also covered the cost of various additional items of equipment and necessary apparatus.

Captain Fairholme, secretary of the British Society for the Prevention of Cruelty to Animals, recently went to Spain to form a Spanish branch of the organization. At Barcelona, after establishing a council, he called together the officials and enquired the best way to raise funds for its maintenance. The unanimous answer came, "A bull fight."

OUR FIRE INSURANCE POLICIES ARE CONCURRENT

with any standard stock policies that you are buying

The Net Cost is **30% Less**

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

WILLIAM N. SENE, SECRETARY-TREASURER

**SAFETY SAVING SERVICE
CLASS MUTUAL INSURANCE AGENCY**

"The Agency of Personal Service"

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FREMONT, MICHIGAN

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Minnesota Implement Mutual	Ohio Hardware Mutual
National Implement Mutual	The Finnish Mutual
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Affiliated with the Michigan Retail Dry Goods Association

320 Houseman Bldg..

Grand Rapids, Michigan

WOMAN'S WORLD

We'll Worth Her While To Make Good
Written for the Tradesman.

It must be admitted that many home women are not making good. They have their time, they are not earning, it is not required that they be engaged extensively in outside work, and yet the results of their efforts for their households are not what they should be.

Such types as the woman who is lazy, shiftless, who will not even keep her house clean and comfortable; the woman who goes in for uplift endeavor to such an extent as to neglect and almost ignore the needs of her home folks; the mother whose whole thought is given over to her child—generally it is an only—and whose talk is a continued echoing of her doting fondness and solicitude; the woman who is a housekeeper and nothing else, who devotes all her energies to fighting dust and dirt and to an absurdly meticulous care of her dwelling; the woman who is so enthusiastic over some fad or hobby that there is very little left of her for what is supposed to be her main pursuit; the well-known movie fan—these and kindred types are to be found everywhere, in spite of the fact that such have long been held up to grave reproach and stinging ridicule.

Then there are women who, as compared with those just spoken of, have a fairer sense of what is needed by their families, but who expend their time and strength with little effect.

Among these various delinquents there are those who are mentally unequal to their undertaking; and a few very able perhaps in some directions, but of whom it has to be said that it simply isn't in them to be capable housemothers. But there are others with whom the difficulty is that they are not making right application of the powers they obviously possess. Can something be suggested that will set them right?

As to any and all home women who are falling short, it can be said in extenuation of their failings that they are engaged in one of the most unstandardized of occupations, and one that is subject to no authoritative inspection. Ordinarily there is no direct comparison of the work of one housewife with that of others, as to either quantity or quality. She who happens to make a mistake may go on repeating the same blunder. She who unconsciously gets into a rut may remain in it year after year.

To every one of those who are faithful and conscientious, it might be a great satisfaction if at the end of a month's or a year's endeavor she could know how she has done—wherein she has excelled, wherein she has failed. But there seems to be no practical way of getting her efficiency or the lack of it into a tangible rating or score. The home woman should make note of it that in the main she must be her own critic and mentor, a fact that, while not without some drawbacks, may in the long run make for her soundness of judgment and strength of character.

The great trouble with many seems to be that they never have taken even one look at their work as a whole. They

may have been at it for years but even so they have no grasp of what they are doing or should be doing, in its larger aspects. They lack the purpose and the inspiration to be gained from the comprehensive view. The first thing is for every home woman to realize the dignity and importance of her job and aim to live up to it. It is no small job in any sense.

With the family in ordinary circumstances, the hiring of much domestic labor is financially out of the question. The woman, even if of good health and strength, who does the greater part of the work of a household consisting of herself, her husband and two or more children, and who tries to make the home all it should be to the little group that stands so near to her, has an occupation that is at once a profession and a trade, and one that challenges all her powers and energies.

She has a real time problem—how to use the swiftly passing hours to accomplish the things she sets herself to do. This problem is greatly complicated by the fact that the home woman's time is not protected from all sorts of casual inroads as is the time of the man or the woman who is working for pay. To be efficient in her job the home woman cannot always be at the beck and call of her friends or even of her family.

If she has any lurking notion that her time isn't at all precious merely because she isn't earning wages or salary let her get that mistaken idea out of her head at once. Time is the very stuff that life is made of. It may help her to a sense of the value of her work to count up once in a while what it would cost to hire the physical labor that she performs. But never must she forget that the real worth of what she should do and can do is not to be measured in terms of money.

Merely keeping busy will not solve her time problem. Her job is so readily expandable that it easily could be made to keep three women busy. She must make a sharp division between essentials and non-essentials and must limit her efforts mainly to the former.

For the health and physical well-being and also for the morale and pride of a family, there must be good housekeeping. Wholesome, palatable meals must be served regularly. Suitable clothing must be provided and looked after. There must be the care and oversight and training of the children. There are social duties. And the claims must be met of the finer and higher side of life, the claims that are indicated by the words religion, culture, recreation.

To fit all these in together so as to have a complete and symmetrical whole—this is a significant part of the home woman's job. And always the tangible portions of her work shade off into the intangible. No system or schedule can be constructed that will not be subject to interruptions and changes, but every real essential normally should be given its due place.

Let no home woman think she should keep all the while at high pressure and cram every moment with a hurriedly performed task. The more mechanical portions of her labors may be gotten through with speedily, but for the creation of a home atmosphere that

will foster the growth of character in her young people, will hold her husband and herself to high standards, and will make life happy and worth while for all the family, she must have some leisure to read and study, to think things out, and to cultivate a rich and magnetic personality.

It is here that the home woman has her opportunity as compared with the woman who has the care of a family and who also earns. The latter must devote much of her energy to her money-making occupation, and often is too rushed to be all she would like to be to her husband and children.

The amount and the kinds of civic and philanthropic effort she should attempt is something each home woman must decide for herself. She has a duty to the public and for her own mental health and equilibrium she needs some outside interests. Enough is good. But how much is enough? The elderly woman of ample means who can hire most of her housekeeping done and whose sons and daughters are grown up and pursuing their own lines, can do and should do far more than the busy mother of little folks who does her own work. There are noble souls among the women who are swept off their feet by the appeal of uplift activities. Sometimes it is from an unthinking goodness of heart that such fail in their duties to their own.

In this and in many other things, the home woman's problem is largely one of keeping things in proper balance and proportion. She must take herself and her work seriously but not solemnly or gloomily. She needs to keep a clear head and a steady purpose. She has to handle no end of detail but this should not prevent her from gaining a wide outlook. If she can do all this and meet her difficulties bravely, while her work may lack the direct stimulus and the encouragements that reward some with other forms of endeavor, she should pursue her course with a blithe and cheerful spirit, realizing that she is doing an important work, that she is a most useful factor in the community in which she lives, and that in doing well her home duties she is rendering a great service to humanity.

Ella M. Rogers.

Income Not Small But Outgo Too Large.

Written for the Tradesman.

Money troubles are not confined to those who are out of employment or who work for low pay. There are families regularly in receipt of very good incomes, who are finding it difficult, or as they themselves admit, impossible, to make ends meet.

In a suburban branch of one of the important banks of a large California city, the startling fact recently came to light that the institution, for almost two years back, had been systematically robbed by the man employed as manager.

As such things go the total of all the amounts taken was not large—something like seven or eight thousand dollars. The separate defalcations must have been mostly small. So far as learned, this man who thus betrayed his employers' trust did not salt down any of the money taken, he did not speculate nor gamble, nor was he

leading what is ordinarily regarded as a fast life. His salary would be considered large enough to provide nicely for himself, his wife, and their three children, and to lay something by. But his was a case of failing to keep his expenditures within his income.

Too great outlay for rent and living, club dues, entertainment, automobile and so forth are mentioned. In court he himself attributed his difficulties to his attempt to keep up the sort of front that he had deemed suitable for a banker.

The shortage having been discovered the case was brought into a Federal court, where the poor fellow pleaded guilty. The sentence, which was five years in Leavenworth, was suspended by the Judge on condition that the money taken shall be paid back to the bank in monthly installments. The culprit was not given his immediate freedom but has to spend some months in the county jail on another count in the indictment.

As a human interest story this sad event has many points worthy of comment. This young banker cannot be regarded as a common criminal and there can be little doubt that it was without deliberate design that he began the practice of stealing. The pluck and courage he shows in his determination to make an honorable comeback must compel admiration, as does the loyalty of his friends in their pledges to give him employment and otherwise aid in the long struggle before him.

But these redeeming features do not alter the ugly facts in the case. A promising career has been blighted, perhaps irrevocably damaged, for the sake of a brief and needless show of free spending.

One lesson that cannot be too deeply impressed is this: It will take a far greater degree of frugality and self-denial to make restitution of the sum embezzled and regain a footing, than would have been required to keep out of this difficulty in the first place.

In such a case the question always is raised, Is the wife to blame? Usually she is not directly guilty in the sense that she has urged her husband to put his hands on funds that were not his; but too often she indirectly shares in his misdeeds, by having shown a decided preference for an extravagant manner of living, and by coaxing or nagging for more money than he legitimately could supply.

Sometimes the wife may have been kept in ignorance or deceived as to the real state of affairs. Even so she is not without fault if she has been too heedless or too indolent to get a grasp of their finances—has made it easy to keep her in the dark. This is said not to place culpability where it may not justly belong, but to impress all intelligent women with the fact that they have a responsibility in knowing how matters stand and in throwing their influence for uprightness and safety.

It hardly is conceivable that any such thing as this embezzlement could happen where there is perfect frankness between the husband and wife about money, and where they together

are making an earnest effort to handle their financial problem wisely and honestly.

Is it necessary to point the moral and say that where there is a chronic state of money shortage due to keeping up an extravagant front, that no time should be lost in calling a halt on a course that never leads to comfort and satisfaction and may bring to well meaning people such grief and disgrace as that instanced in the case of this bank manager?

Sometimes the extravagant expenditure that has most to do with shriveling up a good-sized income may result from a mixed motive which is partly a desire to make an impression on outsiders, and partly a great liking of a family or an individual for the luxury that is beyond the means. The purchase and maintenance of a too-costly car is the most common example of this form of folly.

Then there are the cases where the front for outsiders has little to do with the difficulty. Persons away above the average in general mentality, set up for themselves requirements that simply bleed their pocketbooks.

An article in a recent number of a high-class magazine gives a graphic and evidently a perfectly truthful portrayal of the situation of a married pair of college graduates, the wife being the narrator.

They had been married quite a number of years, living first in a town or small city, where they did well financially. But they felt the life they lived there was not suited to their intellectual needs. They must be in a metropolis and so they moved to New York. Here the husband has succeeded in his profession and is earning what really is a large amount, but expenses have grown faster than income.

In their efforts to solve their rent problem and at a supposed bargain they purchased, partly down and partly on installments, a large old-fashioned house. One infers that this is not yet fully paid for. To live in this comfortably, although the family consists only of the young-middle-aged husband and wife and their two children, they find it necessary, or think they do, to keep three servants. The wages of one of the maids is rather more than offset by the earnings of the wife, who works part time.

Not to go farther into detail, in this account there is well pictured the attempt of two fine and cultured persons to lead the kind of life that they mistakenly conceive to be the only one suited to their needs and calculated to furnish the best opportunities to their children. They are engaged in an all but hopeless struggle with expenditures that to a great extent are occasioned by their own self-imposed requirements, feeling themselves in danger of going under, looking fearfully toward the future, but unable or unwilling to pull themselves out and change to a more sensible mode of living.

If ever they are to get out of their difficulties, this pair and others similarly situated, must get hold of a few plain homely facts that unfortunately, colleges and universities fail to teach.

One of these is that to be worth while, life does not have to be lived

in some one place nor in some certain manner. The biographies of the good and great of all ages amply prove that this is true.

Another is that if there is to be any peace of mind, any freedom from the nervous strain and constant harassment of unpaid bills and increasing debts, the mode of life chosen must be one that will permit keeping well within the danger line of expenditure. Actually it often requires more will power, more backbone, to hold the outgo down to what it should be on a fair-sized or liberal income than on a small one.

Another fact that needs to be pressed home on the minds of fathers and mothers is that raising children in an atmosphere of artificial standards and too-expensive requirements is not giving them a good and solid foundation for real living. Ella M. Rogers.

Does Quality in Meats Increase Consumption?

As we have pointed out in former talks, New York and vicinity consumers demand and get a fairly high average quality in meats. During the Summer months, that is, during the grass season, considerable beef, lambs, mutton and even pork come in the market that has not been finished on grain. This also applies to calves to an appreciable extent, though milk-fed veal is present at all times, and milk-fed veal is the most desirable and higher priced kind. During the greater part of the year the meats coming into the metropolitan New York market are of good to choice grades and consequently meet the demands of those who desire meat that is tender and flavorful. In California, for instance, the average quality is not so high and in some sections corn-fed meat, such as is in general use in the East, is practically unknown. To illustrate the effect of better feeding let us tell you of the impression of one lady who discussed the matter in our presence. Her opinion was not solicited and as far as we know did not know that she was talking in the presence of anyone who had made a study of the situation or was particularly interested in her opinion. She said that she was going back to California to live soon because she loved that country, but she said that one thing in particular that she would miss would be the meat. She claimed that she has eaten more meat since she came to New York than she had ever eaten before, and that this was true because the meat was so much better than what she was used to in the West. Now, this is an interesting statement to the industry and probably reflects the condition with regard to meat consumption, to some extent at least. The impression in some quarters that Californians do not want a high quality in meats because such meat carries more fat than lean may be the result of a retailer choice more than a consumer preference. It is hard to think of consumers preferring tough, grass-fed beef, for instance, to tender, juicy, delicious corn-fed kinds. If such persons exist in any great numbers it is strange that we have not come in contact with them. However, each section of the country has its own tastes.

What is the Price?

A natural question, and one which must be answered before the sale is made.

Where the selling price is not established through advertising, the burden is yours. When the manufacturer advertises the price he assumes the burden for you.

He makes selling easy

He insures your profit.

Consistent advertising of

K C Baking Powder

Same price for over
35 years

25 ounces for 25¢

price shown in the advertising and on the package tells the story for you.

It Protects Your Profits

Millions of Pounds Used
by the Government

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

Jaques Manufacturing Co.
Chicago

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.

Legal Fight Over Crowley, Milner Co. Ended.

Detroit, Feb. 23—Little or nothing has been printed concerning the preliminary hearing before Circuit Judge Arthur Webster, of an action involving Crowley, Milner & Co. It is of interest chiefly because it has to do with the control and management of one of the largest retail firms in Detroit, a general merchandise corporation with assets of more than \$11,000,000 and one whose annual profits for the past three years have been in the neighborhood of \$2,000,000. In 1924, Crowley, Milner & Co. spent \$784,607.74 in advertising; in 1925 the expenditure was \$790,652.94.

Crowley, Milner & Co. is a re-organization of the old firm of Partridge & Blackwell and was incorporated under the present name in 1914. Its founders were the late Joseph J. Crowley, of Detroit, and the late W. L. Milner, of Toledo. Shortly after the organization of Crowley, Milner & Co. James B. Jones became associated with the company as a department manager, and Willard P. Emery as general manager.

Jones and Emery together acquired small stock holdings in the Company, totaling 15 per cent. The Crowleys owned 42½ per cent. of the stock and the Milner estate, which was administered by trustees, the other 42½ per cent. In 1924, the trustees of the Milner estate offered to sell their stock to Mr. Crowley and his associates for \$173 a share; at the time Mr. Crowley suggested to Jones and Emery that they also should take some of the stock in case of its purchase from the Milner estate. But Mr. Emery refused to join with the Crowleys in buying the Milner stock, and told them that he intended to negotiate with the trustees for himself. On Oct. 25, 1924, he entered into an agreement to buy the Milner holdings, amounting to 42½ per cent. of the total stock, with payments for the same extending over a seven-year period. This, together with the 10 per cent. of stock which he already owned, gave Mr. Emery a controlling interest and, at a conference with the Crowleys, the executive management of the business was transferred to Mr. Emery as general manager, although Mr. Crowley still remained president of the concern.

On Oct. 15, 1925, a year after the sale of the Milner stock to Mr. Emery, suit was filed by Joseph J. Crowley, Daniel J. Crowley and William C. Crowley against Emery, Jones and the other directors of Crowley, Milner & Co. The plaintiffs requested that Mr. Emery be enjoined from conducting the affairs of Crowley, Milner & Co. "with a view to meeting his personal obligations or otherwise for his personal benefit" and that he be compelled to disclose the price and circumstances of his purchase of the Milner stock from its trustees. If the deal had been made to the detriment of the Company, it was to be declared void, and Mr. Emery was meanwhile to be enjoined from voting the stock which he had acquired. A temporary injunction was issued restraining declaration of cash dividends by the directors of the Company until the matter could be heard in court.

The opinion rendered by Judge Webster, Saturday of last week, at the conclusion of the preliminary hearing, states that Mr. Emery was fully within his rights in acquiring the Milner stock holdings, and that in so doing he had not acted against the best interests of the Company as charged by the plaintiffs. Judge Webster also held that there was no cause for the

continuation of the court order restraining the board of directors of Crowley, Milner & Co. from declaring dividends and ordered it dissolved.

More Use of Foreign Fabrics?

Greater use is being made of imported fabrics for higher-grade women's garments this Spring than in a number of seasons past, according to a representative of a well-known style house here. The executive believes this is a definite trend that the domestic mills will have to cope with as time goes on. The reason for the situation, he said, is that fabrics of high-grade mills here are sold by them promiscuously through the market, so that the manufacturer of a cheaply made garment and one producing a highly tailored and stylish garment use the same fabrics. The latter is thus without protection, as unfair comparison resulted in buyers' minds. In the case of a foreign cloth, protection was afforded because a high-grade garment manufacturer is practically guaranteed exclusive use of the fabric owing to the small output of a foreign mill.

Smocks Help Fabric Demand.

Not for some time has anything been more pleasing to textile manufacturers than the steady expansion of the vogue for smocks for general office use. Because of it, cutters-up in all parts of the country are purchasing various fabrics freely for use in these garments, thereby increasing demands on the mills for yardage at a time when increased yardage is very much desired. The use of ginghams as trimmings is helping the sale of those goods, as is the demand for ginghams in moderate-sized checks and staple colorings for making the garments themselves. Solid-color rayons, mostly in pink and blue, were said yesterday also to be going into smocks in large quantities. At least one cutter was said to be making them up in "high" patterns in cretonnes. The use of dyed sheetings in the cheaper lines is eating up quantities of the lighter goods of this construction.

Applique Effects in Handbags.

Novelty floral applique effects are featured on new leather handbags being offered by manufacturers. Leather petals are applied in a two-tone blend to the side of the bag, the colors contrasting with that of the bag itself. The decoration takes up about one-half of the side of the bag, which is of the medium sized pouch style and made of genuine calfskin. The color range comprises all of the leading shades, with the applique contrast being particularly effective in those having black, red or light tan grounds. The bag is fashioned with a pleated bottom, allowing room for expansion when open or filled. There is an inside frame compartment in the bag, which also has a hanging mirror. The outside frame is covered and is equipped with gilt snap fastener. The bag is priced to retail at \$5.

Decorative Linens Selling Well.

Importers and wholesalers of decorative linens say they are finding a much expanded demand from the department and variety stores, whereas formerly their largest business was

with the so-called art shops. Retailers have found, it was said yesterday, that they can buy and sell this merchandise at prices that will enable them to compete very successfully with the latter. Practically all of this merchandise is of a novelty character, and the bulk of it is hand embroidered. Small pieces, particularly medallions, are selling well at the moment. Napkins having embroidered roosters, known as cocktail napkins because of the design, and guest towels featuring Chinese figure and scenic patterns are described as having an excellent turnover.

Trends in Cooking Wares.

Prices continue steady on aluminum ware, according to wholesalers. The only changes reported during the past month were those of two firms, one of which was downward while the other was a slight increase. There is a trend toward the use of thicker gauge aluminum in the ware being manufactured, the trade finding that the demand was swinging into the better grade merchandise. Attacks made on the goods as being unhygienic for cooking purposes have been met by factors in the trade, who assert there is no basis of fact for the attacks. In enamel ware the trade is finding a growing demand for double-coated goods.

Neckwear Outlook Is Improving.

Prospects for a big business in women's neckwear during March and April are better than for a similar period in any recent season, according to a bulletin sent out by the United Neckwear League of America. Buyers are placing orders now, and re-orders are also coming in satisfactorily from retailers who operated earlier in the season. Manufacturers attribute the call for tailored neckwear and vestees to the two-piece suit that is now being exploited in this city. The call for the "softer" styles is ascribed to the favor accorded taffeta dresses, which need some "toning down" in order to become the average woman.

Ribbon Orders Show Gain.

A somewhat increased volume of orders for Spring is reported by ribbon manufacturers. Both the millinery and dress trades are using ribbons this season, and the sale of made-up ribbon merchandise at retail is described as active. Double faced satin ribbons are moving well in the staples, the demand being such as to encourage the bringing out of different and improved types of this merchandise in standard rather than narrow lines. Widths from Nos. 1 to 9 will be available in a full range of colors in the merchandise.

Cut-Out Initials in Stationery.

One of the newer trends in stationery is the use of cut-out initials in merchandise that is ready for sale over the counter. Heretofore it has been necessary for special orders to be given by the customers for cut-out initials when they were desired. In the stationery seen the initial, which is fairly large and of a gilt or other metal finish, was placed slightly below the upper left hand corner. It was of the embossed type, with the paper cut away on its sides. The merchandise was imported, coming from Vienna.

Spring Wash Goods

We are featuring for the spring season a splendid line of *Mohpac, Radioux Chiffon, Printed Alpaca, Tussah Pongee, Printed Silk and Cotton Crepes, Silk Crepe de Chine and Flat Crepes* in a wide variety of designs and colorings.

We particularly call your attention to our special *15 yard put up*—which is a distinct advantage to the small retailer.

Paul Steketee & Sons
Wholesale Dry Goods
Grand Rapids, Michigan

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

Special Merchandise Sales

To raise cash, reduce stock or quit business conducted for retail stores. State size of stock when writing for terms.

GREENE SALES CO.

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EXPERT "QUICK-ACTION" SALES CONDUCTORS.



TRIM AND TASTY

Ask Your Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

Hosiery Business Better.

Business in the general run of hosiery for Spring is slowly broadening. Jobbers are detailing their orders now on manufacturers' books with greater freedom, according to the current news letter of the National Association of Hosiery and Underwear Manufacturers, and duplicate business is being placed in larger quantity. There is a steady sweep toward the large volume that has been forecast for March, April and May. Fancy goods in a wide variety of patterns and colorings continue to make up a large part of the half-hose business. The continuance of their vogue this Spring is apparently assured, notwithstanding frequent predictions to the contrary and the skepticism with which a number of the jobbers have been operating.

New Imported Display Figures.

Several types of imported display figures are being offered that present new features. They are designed with the view of concentrating attention on the merchandise itself, but at the same time are attractive to the eye. The heads of the figures are of futuristic design, and are finished in gold or silver. An innovation in one type is the use of a sloping support or cross-piece, running from shoulder height on one side to about hip height on the other. This permits of excellent draping of silks, brocades, velvets, scarfs or other merchandise to be displayed. Others of the models, which are made of papier-mache and are of French origin, are of full length, with the head, arms, hands, legs and feet gold or silver, finished in the futuristic style.

Rush Buying Period Awaited.

The comparative lull in the buying of women's ready-to-wear for Spring, reported at present by wholesalers, is but a breathing spell before the rush period begins, according to opinions expressed yesterday. Fair shipments are being made now, it was generally agreed, but the stores apparently have covered a good portion of their early needs. A period of balmy weather over the next three weeks or month would create a very favorable situation for the retailers, it was pointed out, and re-orders would reach the wholesale trade here in large volume. Less than six weeks of selling time remain for the wholesalers before Easter and, unless all signs fail, their shipping departments will be hard put to it to meet the demands for immediate delivery.

Are Busy on Fur Scarfs.

Manufacturing furriers, particularly those who make the higher priced lines continue to go ahead actively with the production of fur scarfs for Spring wear. While much of their attention is being given to the manufacture of one and two-skin "chokers," from all accounts, bigger scarfs, embodying both large single skins and a number of small pelts, are also being turned out. Their production is based on the stronger position of suits in the Spring trade in outer garments for women, and the present popularity of silk scarfs is not expected to furnish much opposition to their sale. In the "chokers" the various martens, Russian sable, mink, etc., will be seen,

while in the high-priced scarfs silver fox is being touted strongly.

Smock Vogue Helps Sheetings.

The increasing vogue for smocks for office wear is said to be no small factor in the firmer tone to lightweight sheetings of late. The sheetings most wanted for the purpose are the higher-count 36 inch constructions, running up from 56-60 four-yards. The goods are dyed in various colors and made up in quantity and one of the best things about the vogue is that it promises to consume increasing quantities of sheetings as time goes on. Largely as a result of the demand for them for smocks, the constructions wanted are now more in line with printcloth prices than for some time. The effect of the advances in them has been to stiffen sheeting prices generally.

Handkerchief Sales Very Large.

Not for a long time, if ever before, have sales of handkerchiefs during the period from the first of the year to date been so large as is the case with 1926. Not only is buying active on the part of merchants who are now in the New York market, but the business that is coming in from the road is also running into considerable volume. While many of the orders call for novelties in women's goods, there is a nice business also being put through in staples of this character. Men's handkerchiefs, although in excellent demand, do not bulk so large in the orders as women's. A good deal of the buying of both varieties is for prompt delivery.

Dark Hosiery Less Wanted.

The approach of Spring is signalized, among other ways, by the gradually diminishing demand for the darker shades of women's full-fashioned silk hosiery, both on the part of retailers and their customers. Sales of mauve taupe and gunmetal hose, both of which did very well during the Winter have eased off noticeably, and there has been a corresponding improvement in the movement of the lighter shades. The call for the so-called pastel shades is expanding steadily. Although it is a little early to say just how bright the outlook for white hose is, the feeling here seems to be that prospects for this shade later in the season are good.

Improvement in Notions Trade.

General conditions in the notions trade continue to show the improvement that began last Fall, according to manufacturers. Both jobbers and retailers have been doing a larger volume of buying than a year ago at this time, and frequent re-orders are the rule. Merchandise of a novelty nature is stressed as has been the case for some time. Rubber goods continue to sell in volume. Women's fancy garters are being well re-ordered. Safety pin manufacturers are credited with being busy, but the call for straight pins is not very active. Buttons, particularly novelty decorative ones, are in heavy demand, the vogue of these ornaments being exceptionally strong.

Our richest men can't dodge death, but they have learned how to dodge death duties.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

Handle Reynolds Shingles

For Profit and Satisfaction

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Fourth National BankGRAND RAPIDS
MICHIGAN

United States Depository

Established 1868

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

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Charles N. Willis, Victor M. Tuthill, Charles N. Remington,
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THE TOLEDO PLATE & WINDOW GLASS COMPANYMirrors—Art Glass—Dresser Tops—Automobile
and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

Sold From Coast to Coast*Putnam's***MALTY MILKIES**

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

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.

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.

Margins Look Okeh—Stock Turn Fair

Written for the Tradesman.

A young grocer who says he reads everything accessible about groceries, including this department, runs a grocery department in a general store in a town of around 2,000. He lists costs and selling prices on certain representative items and asks whether I think he is making money for his boss. Last year he sold \$55,000 with average stock of \$5,000 and reports stock turn seven and a half times. Here are figures, which I number for later reference:

	Cost	Sell
1. 4 lb. Snowdrift	\$.93	\$1.20
2. 8 lb. Snowdrift	1.82	2.35
3. ½ gal. salad oil	.98	1.40
4. 1 gal. salad oil	1.85	2.60
5. 100 lb. sugar	6.90	7.00
6. 50 lb. flour	2.72	3.25
7. 25 lb. flour	1.39	1.65
8. 1 gal. syrup	1.11	1.60
9. 1 lb. bacon	.52	.70
10. Bulk coffee	.41	.50
11. Tall milk	.10	.12½
12. Can vegetables and fruits	30 per cent on sell.	
13. Can coffees, resale prices.		
14. Household utensils, 50 per cent. on sell.		
Overhead 15 per cent.		

The margins earned are: No. 1, 22½ per cent. There is an error in No. 2. Cost is either \$1.78 or—possibly—\$1.72. Margin is therefore 24¼ per cent. or 26.8 per cent. No. 3, 30 per cent.; No. 4, 28.84 per cent. plus; No. 5, 1½ per cent.; No. 6, 16.3 per cent.; No. 7, 15¾ per cent.; No. 8, 30½ per cent.; No. 9, 25.7 per cent.; No. 10, 18 per cent.; No. 11, 20 per cent. The stated general margins speak for themselves.

These figures give ample opportunity for profit-earning, assuming they reflect general conditions in this business. Sugar by the bag is always sold for little or nothing. But it must be remembered that much sugar moves in less than bag lots, and on that a margin of 8 to 10 per cent. can be realized.

One thing deserves some analysis—coffee and coffee margins. This business is located where limited resale prices are maintained on certain commodities, many canned branded coffees among them. Coffees on which resale prices are maintained pay the retailer around 10 per cent. on the average. Some retailers lean toward bulk coffee in consequence, seeking wider margins.

From several angles, this is a mistaken policy. For instance, in the business under discussion. This boy is getting only 18 per cent. on bulk coffee. Against that margin he must figure cost of bags, grinder, wrapping, overweight, shrinkage, waste and, greatest of all, selling cost. Together, these figure from, say 3¾ to near 6 cents per pound. None of these costs lie against canned, ready-to-use coffee. So the extra earnings are apt to be much less than you think.

Then there is the ever-present danger that your variable, uncertain, unstandardized bulk coffee will fail to

satisfy your trade. For example, in certain districts the leading brand of coffee to-day does not come from any grocery store. It is bought from peddler wagons. This danger is great, because insidious—apt to result in trade transfer before the grocer wakes up. Precisely such transfer has resulted in many localities.

If this were strictly a grocery department, the rate of stock turn would not evince the best management. For the location is within fifty-five miles of a secondary wholesale market, and it is not more than thirty-six hours from a source of primary supply. It should be perfectly practicable, therefore, for stock to be turned ten times at least.

But with a selection of household utensils, a somewhat slower rate may be accepted as sound.

This is a point to which careful attention should be given. It is a continuing task, this one of maintaining the highest rate of stock turn consistent with having the goods for which your trade is apt to call in normal circumstances and conditions. The aim should be to buy little and often. Keep capital active. Reduce handling to once in as many cases as possible. Consider that a case of goods—one case—can be received and immediately placed on your shelf where it will be sold. This involves one handling. Surplus stock must be handled more than once.

It is a great satisfaction to receive enquiries and comments from young grocers. I hope they will write often. They are the coming merchants and there is renewed hope for business in their interest and will to learn all they can. I know there are older men—men of my own generation—who read my stuff, for I get evidence of this daily; but grocers are like other men in that when they have achieved success or a fair measure of semi-success, they are prone to be impatient of new thoughts. Having weathered the gales of early effort, they are not preferred prospects for new books or ideas.

So the future belongs to the young, in groceries as in statecraft, medicine, law or literature. And it is a wonderful satisfaction to realize that the boys will be up and coming to meet the difficulties and solve the problems of the future. Therefore, let me urge in all sincerity that young men write to me any old time on any subject that occurs to them. I make this emphatic because I find that many of the younger men write apologetically, hesitantly, as if they felt they were "butting in" on something especially reserved for their elders. Nothing to it, boys, I assure you. Write to me often. Come on in, the water's fine.

Some months ago I instanced canned pineapple to illustrate how one must use judgment, and then I told how a chain store merchant whose habit it was not to purchase futures, bought liberal futures of pineapple this season. He did it because the pack was so huge that he felt it would sell very much lower than in former seasons and hence be a staple seller.

Now comes the Journal of Commerce with this:

"Hawaiian pineapple is no shelf warmer because it is one of the cheapest and most palatable of canned foods.

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.

MEAT DEALER

The following figures explain why sales are at their present high level. The inside price is that of chain stores, the outside that of fancy retail grocers:

	1922	1925
Fancy 2½ sliced	35@47c	23@27c
Fancy 2 sliced	25@36c	19@22c
Fancy 2 crushed	19@23c	20@23c
Standard 2½ sliced	33@39c	19@23c

Other tables are included for 1923 and 1924, both progressively lower than 1922. The last table shows how easy it is to sell pineapple now as against four years ago. But at that the grocer must be up to the task of selling. Are you? Look about and see.

This being mostly a story for young grocers, I quote a tabulation much used nowadays by insurance companies, banks, etc. It shows, briefly, that the age of forty is the dead line. Men make money after forty. They often make more money after forty—very much more, in fact—than before, provided they have made some money and acquired the habit of conserving it before forty.

The tragic fact looms up: That at 65 nineteen men out of every twenty are dependent on their daily earnings or their children for their bread and the roof over their heads.

How shall we sidestep the condition of the nineteen, aged 65? A careful, conscientious study of the following will help every mother's son of us:

Age 20: Everything to gain, nothing to lose. Egotistical period when son thinks he knows more than his father. Age of wild oats—a troublesome crop, believe me.

Age 30: Boy now changing his mind; concludes he doesn't know as much as he imagined. Now considers his father a man of fair judgment.

Age 35: Realizes life is a reality and that he is not as smart as he once thought he was. Now the father was a man of master mind.

Age 40: Danger line. Ninety-seven men out of each hundred meet with reverses here and begin to lose their accumulations. Is not that an appalling thought? They begin to lose their grip even on what they have conserved; and

Age 45: 97 per cent. have lost all. So that

Age 50: But one in five thousand can recover his financial footing.

Boys, accumulate, conserve, save. Not for to hide it in a hedge, not for a train attendant; but for the glorious privilege of being independent when you come to the evening of life.

Paul Findlay.

Beef Suet and Mince Pies.

This is the season of mince pies and other foods richer in fats than usual during the warmer months. In old New England, the section famed far and wide as heavy in pie consumption, mince pies are served regularly during the Winter. Mince pie, a la New England, is more than a confection; it is a solid food, since it contains meat in rather generous quantities. New Englanders have become famous, or notorious, for their alleged habit of eating pie for breakfast. In sections where this habit is at all general it will be found that mince pie is the kind

partaken of, and anyone who knows the brand of mince pies they make back there does not find in such a practice the discord loosely attributed to it. To the mince pie artist who uses meat in its preparation, the kind of meat is of major importance and it is a happy circumstance that the part of the beef carcass most desirable is the neck. This is probably due to its gelatinous nature as well as its leanness, but this field of utility saves meat eaters many a hard chew when the neck is served otherwise. A favorite expression of a prominent writer on the meat industry seems particularly applicable here: "It contains more exercise than sustenance." However, the fact that exercise is necessary to its mastication when served boiled does not rob it of its body building factors but accentuates its predominant virtue, if a long, hard chew can be regarded as a virtue. When mince pies are to be made with fresh neck beef the beef is boiled first and then chopped until it resembles a paste more than solid texture and so its inherent oughness is entirely mastered before eating. A satisfactory substitute for neck beef is suet, and some of the brands of mince meat manufactured by large commercial concerns and which have won friends in all sections do not contain lean beef in any appreciable quantities at all, but do contain a rather liberal amount of the highly nutritive suet, presented to consumers in such a way that its calorific value is fully retained and yet pleasant to the taste. There are almost as many kinds of mince pies as there are cooks, but the best is a delicious dessert and with its fruit and fat well balanced more generally appreciated perhaps than any other product of the culinary art.

What a Bare-footed Boy Did.

About 1880 there was a small insignificant sailing vessel, sailing from Rio to Calcutta.

There was a ship's boy on her, as there always is. He was a bare-footed lad of seventeen.

His work was to scrub the decks—to polish the brasswork—to haul ropes—to reef sails—to do the odd jobs. He was everybody's servant.

He was roared at—sworn at. Nobody knew that he was one of the cleverest boys in the world. He didn't know it himself.

His name was Rufus Isaacs. He was a Jew and a ship's boy. He had no country and no ancestry and no friends and no money—there was a start in life, wasn't it?

He had several bad starts—had Rufus Isaacs. When he stopped going to sea, he became a stock exchange broker and went bankrupt. Afterwards he paid off every penny of his debts.

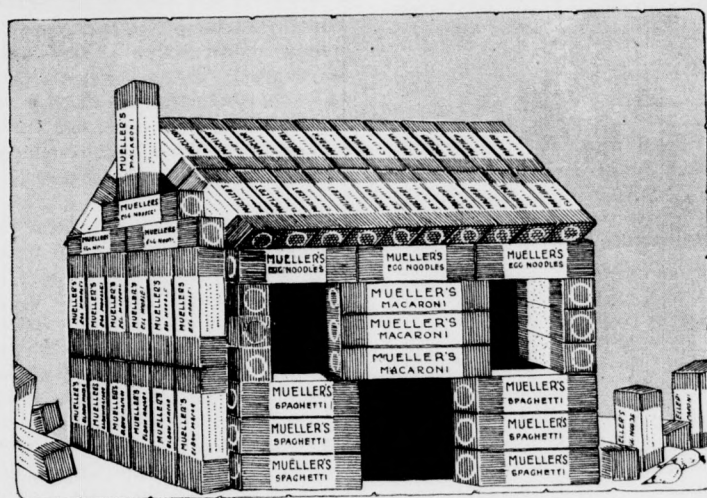
Then he became a lawyer and went to the top in a jiffy.

Then he became Lord Reading.

Then he became the Viceroy of India. To-day that bare-footed boy is the head of a vast country of 325,000,000 people.

How a man starts doesn't matter much does it? Herbert N. Casson.

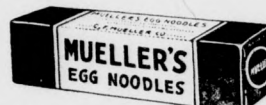
A snob is a pedestrian who doesn't mind being knocked down if it's a limousine.



*This is the house that ...
Jack Built.*

But Jack is a live grocer who saw the possibilities of cashing in on the lenten season by making this attractive window display of Mueller's Macaroni. He then had Tom, Dick and Harry, his clerks, tie their selling in with his display by suggesting Mueller's Macaroni, Spaghetti, Noodles and Elbow Macaroni as a real meat substitute during this fasting period.

MUELLER'S



Since 1867

JERSEY CITY, N.J.



A good seller
A splendid repeater

HOLLAND RUSK

AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

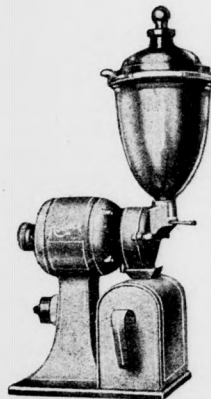
Added Profits Pay For This Mill

Install a Holwick Mill, buy your coffee in the bean and grind it as you sell it. Your increased profits will pay for this mill in a few months.

You can't overlook with a shrug the judgment of the best men in the merchandising field. Thousands of them have acted on our suggestions and have doubled their coffee business. Why not you?

This mill will cost you \$65 on time or 10 per cent. discount for cash. It must be seen to be appreciated.

We handle a full line of Butchers Supplies.



No. 4

Boot & Co.

Salesroom—5 Ionia Ave., N. W.

Grand Rapids, Michigan

HARDWARE

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

Practical Suggestions in Regard To Selling Stoves.

Written for the Tradesman.

The difference between a near-failure or a moderate success on the one hand and a big success on the other is quite often a difference merely in method. The big city store has, perhaps, a larger field than the small town store; but as a rule, the bigger the field, the keener the competition; and even in the big city there are near failures as well as big successes, and differences in method are largely accountable for the difference in results.

A hardware dealer in a relatively small community has a store which even at the first glance impresses a stranger as being out of the ordinary. This dealer has made a considerable success of his business. His methods may be of interest.

To begin with, he has consistently made a study of his business. In the course of years he has developed what is now a habit of constantly watching for ways to improve his methods. His early study of the hardware business convinced him that one reason why the large city stores captured considerable trade that should go to the small town dealers was the ability of these city stores to make the goods look right—to make them so attractive that people wanted them and were willing to pay the price.

In his stove department this dealer says that one of the reasons for his success was his decision to sell one good line of stoves and to stick to that line. Before he came to this decision, he thoroughly satisfied himself that he was choosing a line of stoves that would back up every reasonable claim he might make for them. Then he concentrated his energies on advertising the line and instructed his clerks on the selling points that would interest the stove buyer.

He took two of his best floor salesmen to the stove factory with him, spending a couple of days investigating the manufacturing end of the business. When they arrived at the factory they were put in charge of an experienced stove man who took them through every department of the plant and answered all their questions; and they in turn secured and assimilated enough information on the stove question to enable them to sell more than the usual number of stoves. Moreover, they were now in a position to competently instruct the younger salesmen in regard to their work.

In addition to the usual forms of advertising and display the dealer aroused interest in his store by putting out a little booklet entitled "Kitchen Kinks." This book contained good recipes, all of them tested, hints to housewives and information likely to be useful and appreciated in any home. In addition, the dealer included a discussion of the advantages of buying quality stoves and showed a number of styles of stoves he was selling. A good many sales were directly

traceable to this form of advertising.

In stove selling, a certain amount of system is necessary. There is of course always the danger that a dealer may over-systematize devising a system that takes too much time and energy to look after. But a little system will be ample to tell him just where he is it.

Here are some general system suggestions which are applicable to the stove trade:

In buying goods keep track of the orders. A useful plan is to have a triplicate order book with terms, time of delivery, etc. By using a double-faced carbon, this gives three copies at one time—one for the file, one for the salesman, and one tissue to stay in the book. The order on file is a guide to the receiving clerk, since when goods are received they can be checked off from this order and any deviations are noticed when the goods are unpacked. When the order book containing the tissue sheets is used up, it is a good plan to mark it and file it away for future reference. It is then an easy matter to look up any order given a salesman, even a year or two later.

It is good policy to keep clippings of all advertisements, newspapers and circulars, and even outline sketches of window displays, if you use these in planning your trims. Paste these into a scrap book of some kind, dating each item. If any special sale is advertised, the success or otherwise of the sale should be noted. If the sale was good, fair or poor, make a note of the fact. By referring to this material, the dealer will secure useful help in planning his advertising, displays, etc., a year hence and will know from his record what sort of material has produced good results and what sort has been less valuable.

Every store keeps some form of want book; but a more convenient system is to provide each clerk with a pad of want slips. Instruct the clerk to fill out a slip for every article asked for, that is out of stock; to fill out a slip every time a call comes for such an article; and to do this no matter what the article is, or how out of place it may be in the hardware stock. In this manner not merely the articles needed, but the demand for them, can to a great extent be determined. If an article is called for many times it is proof you should carry it in stock.

Another useful item is a stock record. A plan successfully used in some stores is to have several stock books, arranged so that quantity received, cost, date, terms, selling price, etc., may all be entered. As the items are sold, check them off the books. This tells you the exact length of time it takes to sell certain items and serves as a guide in later buying. By this method you can tell at a glance the exact quantity of any special item in stock.

Here are some of the rules adhered to in the handling of the stove department.

First, every stove on the sample floor is kept constantly clean, neat and free from litter.

Second, a high grade, trade-marked line of stoves is handled exclusively, and every stove is made to look its best.

New and used Store Fixtures

We call your especial attention to our lines of scales, coffee grinders and cash registers. If you are in need of anything in this line we can save you money.

G. R. STORE FIXTURE CO.

7 Ionia Avenue N. W.

Foster, Stevens & Co. WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting Goods and Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

Third, when a prospect asks to look at a stove, the best salesman available attends to him and gives the prospect all the time necessary. The salesman must sell the stove or report the "reason why not" to the proprietor. This salesman is not an order-taker. He is not satisfied to point out this or that stove and quote prices. He can, if necessary, take a stove apart and explain every detail.

This brings up another important point in stove selling. That is, you must know your goods. Customers prefer to deal with a salesman or merchant who knows thoroughly the goods he is selling.

This merchant suggested some of the reasons why stove sales are lost in the average hardware store—these reasons furnishing a useful guide to the pit-falls stove salesmen should avoid. "I have experienced them all in my own business and have learned from them," he says.

"In the first place, many clerks do not know the talking points of the stoves they are supposed to sell. They, therefore, lack confidence in their ability to sell, and when they get hold of a stove prospect, they either handle him in an indifferent, unconvincing fashion or turn him over to the proprietor to land the sale.

"In selling stoves, a great many dealers do not stop to ascertain what point is most interesting to the individual prospect, but talk on the points most interesting to themselves. For instance the prospect may have use for a quantity of hot water. As a result he is naturally most interested in the reservoir and is sure to tell you so in some way or other. The salesman, however, has his mind on the oven, the fire box, or some other point and tries to tell the buyer about that point which is of no particular interest to the buyer. Whereas the shrewd, wide-awake salesman finds out as soon as possible what interests the buyer, and concentrates on that topic.

"Too many dealers are afraid to ask a fair price and stick to it. They mark the stove to give them a fair profit but if a prospect says the price is too high, they get cold feet and cut the price. Right there the customer loses confidence, in the dealer and in the stove. He goes away thinking he can get a larger cut the next time he comes. Often he does get it. The most substantial businesses are those that ask a legitimate profit and stick to a fair price.

"One of the biggest difficulties I had at the outset was in the salespeople showing the prospect too many stoves. A few questions relative to the price the prospect desires to pay, the size needed and the style preferred will extract enough information to enable the salesman to show the stove nearest approximating the size, style and price desired. He should then stick to that stove with a possible occasional reference to one or two other stoves nearest that type, for purposes of comparison. The salesman will sell more stoves if he learns to concentrate on the most suitable stove on the floor, rather than spreading his efforts over a dozen stoves.

"A salesman can usually make the sale if he is able to give the prospect

his undivided attention. If, however, the store is short of help or extra busy, and he has to leave his customer even for a few minutes, the customer is likely to 'call again.' If the sale is not made while the customer is enthused, it is not likely to be made at all. So concentrate on your prospect.

"Some salespeople are too anxious to close a sale and begin to talk price too early, or as soon as the customer asks. Usually if a prospect is interested in the stove shown, he won't ask the price until he commits himself in favor of the stove; and strong quality talk will then sell the stove at the desired price. Aim first to convince the prospect that the stove you are selling is the stove he wants. Make him want it. Then price will be a mere secondary consideration.

"The stove dealer misses a very valuable source of information if he fails to talk with the traveling salesmen who visit him from time to time. Talk to the travelers yourself and have your stove salesmen in conference too, if you can arrange it; and your whole staff will be better equipped for stove selling as a result.

Victor Lauriston.

What Michigan Can Learn From French Forestry.

Written for the Tradesman.

Theodore S. Woolsey, Jr., served overseas as head of the Allied Timber Commission. Previous to that time he had made extensive studies of the general conditions and technical control of various state, communal and private forests in France.

In 1920 he published "Studies in French Forestry" with two chapters written by William B. Greeley, who also served overseas in charge of timber supply forces and who is now Chief Forester of the U. S.

To one at all interested in forestry this book is fascinating and appeals like the wind swept harp of the pines.

Quoting from Chap. I by Greeley: "We may learn much in seeing how a nation, France, just as democratic and individualistic as our own, has met a forest situation similar in some respects to what America herself is approaching."

About 70 per cent. of the French forest area is privately owned; generally the amount held is not over twenty-five acres by each owner, with the average private holding near five acres.

The lumber mills are small, with saws fitted for economy in saving all that is possible of the logs.

"Private forests maintained solely for revenue cannot afford to produce the high grade timber always required by certain industries."

"The farm wood lot is an indispensable part of a nation's economic forest wealth, and in France has been wretchedly managed through lack of free technical advice and propaganda."

From the above standpoint we can foresee that Michigan should organize a forest service competent and forceful enough to carry the right message to all owners of prospective forests or foresee that Michigan should organize ready to convince them that proper efforts toward the upbuilding of forest growth will be encouraged and safeguarded by technical skill and a square

deal through all State activities. There is a tremendous need for new forests in our State and we should let that great need be the proper measure of the energy that we put into the preparation, planning and inception of a State Forest Service adequately fitted to cope with and master all the problems.

This forest service should have as its first great objective the planting of 50,000 acres or more each year until State land is fully utilized.

Practically all the high grade timber produced in France is grown on public land and that is a lesson we should take under serious consideration and plan accordingly.

This calls for planting of the best timber species that it is possible to grow on every acre of State land. It means a lack of true conservation if inferior species should be planted on State land where the soil is capable of growing other trees that will produce high-grade timber.

The State at large will reap great indirect benefit from all reforestation on private land and to set the pace for a beginning of forest growth on a large scale the State should promptly begin and forcefully carry on the planting of all State land.

Frederick Wheeler.

Good Faith.

The basic idea underlying the system of Mutual Insurance is Good Faith. The Mutual Company is a self-governing body; its members are united, not to profit by the casualties that beset humanity, but to guard against them whenever possible, and to minimize the burden of loss to any member. It is then the plain duty of each member of the company to so conduct his affairs that no loss will occur through his carelessness or negligence; in other words, that he will always act in Good Faith toward his fellow members. It naturally follows, then, that the fewer losses there are, the lower the insurance cost will be. It is in this that the Mutual system stands apart from other systems. It is true that prevention of losses occupies a place in other systems of insurance, but it is the heart and soul of the Mutual system; it is its motive power. It is not contended that this ideal is always followed; no matter how perfect the system, some men there are who will always try to seek a selfish advantage; but the principles underlying Mutual Insurance are sound; they are the American principles of self government; of faith in the individual; of each man looking after his own.

A Short Story.

The celebrated criminal lawyer and his client sat in conference. A bright idea came into the lawyer's head. "Say," he whispered, "now honestly, did you rob that bank?" The client rose in his chair and with a look of surprise and disgust on his countenance remarked, "Do you suppose I'd be able to retain you if I didn't!" The conference was resumed.

The smoothest salesman is not smooth enough to cover up the fact that he is not himself sold on his merchandise.

4% Banking by Mail

Under both State
and Federal Supervision

We are as near as your mail box. As easy to bank with us as mailing a letter.

Privacy

No one but the bank's officers and yourself need know of your account here.

Unusual Safety Extra Interest

Send check, draft, money order or cash in registered letter. Either savings account or Certificates of Deposit. You can withdraw money any time. Capital and surplus \$312,500.00. Resources over \$4,000,000.00.

Send for free booklet
on Banking by Mail

HOME STATE BANK
FOR SAVINGS GRAND RAPIDS
MICHIGAN

TAKING INVENTORY

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

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

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.

GEALE & CO.

8 Ionia Ave., S. W.
GRAND RAPIDS, MICHIGAN
Phone Auto. 51518
MILLWRIGHTS & STEAM
ENGINEERS.

All kinds of machinery set and installed. Power plant maintenance. Boilers and Engines set.

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Detroit, Feb. 23—H. D. Truax is one of the old-time members of the Michigan Hotel Association. He became such when he was operating the Arlington Hotel, at Coldwater. He sold out there in 1916 and located in Detroit, where he has been interested in various hotel enterprises.

Now he has a brand new, spick and span hotel, The Truax, on East Jefferson avenue, Detroit. It has sixty odd rooms, with all conveniences, and while he does not conduct the restaurant connected therewith, it is giving good service, and altogether the combination is working out beautifully.

Some of the old-time commercial men who used to patronize Mr. Truax at Coldwater discovered him here, told me about him, and he is again a member of the Michigan Hotel Association.

A couple of years ago stock brokers were cleaning up Michigan in an effort to sell stock in a proposed residential hotel in Chicago, to be known as the Allerton. I am not in the habit of using the "I told you so expression," but a number of my friends will remember I did not enthuse over the prospectus submitted at the time. The rooms were to bring in a daily rental of from \$3.50 to \$6 per day on an 80 per cent. occupancy.

The hotel was completed as per the original plans, was tried out as a residential possibility, failed to make good, and was converted into bachelor apartments.

Its operators are now soliciting trade on a club basis and the invitation reads like this: "No initiation fee, no dues. Students will find it possible to make special arrangements for double rooms whereby rates may be reduced to as low as \$7 per week.

And the stockholders still retain those handsomely engraved certificates.

In my trips around Detroit I have noticed hundreds of substantial old residences, unoccupied, bearing "For Rent" and "For Sale" placards. The advent of the apartment buildings has denuded them of tenants. They will never be rented and bring in no return on the investment.

Hence there will be a tendency in the direction of adding to the large overproduction of apartment building and investors will be called upon to enter the gambling lists. There is absolutely nothing in it. The manager of a large establishment of this character told me the other day that he had no net fixed rates for his apartments. Last year, at the beginning of summer, he made a special inducement to some of his tenants to retain occupancy until October 1, at one-half appraised rates. Most of his tenants are still with him under the special summer rates and summer again approaching.

Charles W. Norton, President of the Hotel Norton Co., Detroit, accompanied by his esteemed wife, left for a six weeks' visit to California last week. He proposes making his headquarters at Long Beach, but will do the Golden State quite effectively.

During his absence the entire responsibility of operating the Hotel Norton will fall upon his son, Preston D., who has really been the active manager for the past year, so far as operation is concerned, and who is one of the coming hotel men of the Central West.

Charlie Norton is one of the best-known operators in Michigan and his hotel is one of the most popular. It is a seven-day proposition in every sense of the word, in that on Sunday it becomes the regular rendezvous of traveling men from all over the Nation. Its rates are within reason and it does nothing else but dispense hospitality, and all of these patrons will wish Charlie much enjoyment on his Western trip.

Lester Briggs, who runs the Brunswick Hotel, at Detroit, also operates the Briggs restaurant in the Stroh building, opposite Grand Circus Park. When he opened this establishment two years ago Mr. Briggs, announced that he was going to give first-class restaurant service at one-half the prices charged by the best Detroit cafes. That he has done so, to the wonder of his competitors, is an accomplished fact. With all the competition which Detroit offers, this would not have been done with the cut-and-dried methods used by others. He started in to specialize daintily in service. He pays attention to a lot of little details which the guest loves and appreciates. I am not advertising his business, but I am submitting Briggs' Creed in the hope that it may be emulated by others:

"To Serve—to Serve Zealously—to Serve Efficiently—to Serve Joyfully.

"For Service, after all, is paramount—everything else—including profit—is incidental.

"That there should be profits is, of course, granted.

"Otherwise there could be no service, especially efficient service.

"But profits must be limited within the bounds of service.

"To exact undue profits would be a violation of the principles of service."

Michigan hotel men are on the lookout for an individual who signs himself E. W. Waybright and has been beating hotels here and elsewhere. He assumes to be selling engines and is described as follows:

About 60 years of age, 5 feet, 4 inches in height, weight 175 pounds; slightly bald with yellowish gray hair; has very poor eyesight, but wears glasses only occasionally; when speaking holds his head down and talks slowly in a low tone of voice. When last seen, wore a smooth gray suit and will in all probability be wearing this suit, as it is believed to be the only one in his possession.

Michigan Greeters are especially warned to watch out for this bird. It will be worth while to distinguish one's self by interrupting a criminal career of this magnitude.

Establishing what is probably the world's record, the Book-Cadillac Hotel, Detroit, last week served a banquet to 2,700 representatives of Dodge Brothers at one sitting, complete in detail and service in a record time of one hour and twenty-five minutes. This in addition to a capacity guest list in the hotel.

Once each year Dodge Bros. bring their representatives to Detroit from all parts of the globe, and this affair, according to William Hamilton, banquet manager, was the most stupendous gathering ever held where the guests were served simultaneously. This statement is backed by an experience of seventeen years in a similar capacity at the Waldorf-Astoria Hotel, New York. Mr. Hamilton, as entertainment and convention manager of the Waldorf, was official host to many of the largest functions in the country, but claims this is the most extensive affair he ever had knowledge of. Some idea of the immensity of this undertaking, from the viewpoint of a hotel chef is contained in figures showing the amount of food consumed and the volume of tableware required for the service of this mammoth meal. In the first place, according to Mr. Hamilton, enough soup was provided to float an ordinary row boat, not to mention the fruit cocktail which required the services of approximately 200 people to prepare. Forty-five thousand dishes and 25,000 pieces of silverware had been laid on the tables when the last course was being eaten. The mathematical record of food consumed reads like the inventory of a wholesale grocery house or the provisions estimate for a polar expedition. Here it is:

Soup, 110 gallons
Grape fruit, sixteen cases
Oranges, twelve cases.
Apples, eight crates.

In KALAMAZOO, MICHIGAN is the famous NEW BURDICK

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



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$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.

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.

CODY HOTEL

GRAND RAPIDS

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

CODY CAFETERIA

Open at 7 A. M.

TRY OUR BREAKFAST

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

HOTEL HERMITAGE

European

Room and Bath \$1.50 & \$2

JOHN MORAN, Mgr.

HOTEL CHIPPEWA

MANISTEE, MICH.

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

HOTEL 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"

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
Muskegon Michigan

HOTEL KERNS

Largest Hotel in Lansing

30 Rooms With or Without Bath
Popular Priced Cafeteria in Connection
Rates \$1.50 up
E. S. RICHARDSON, Proprietor

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.

Columbia Hotel

KALAMAZOO

Good Place To Tie To

Henry Smith Floral Co., Inc.

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GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



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

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.

Pineapple juice, fifteen gallons
Cherry juice, eight gallons.
Olives, twenty gallons.
Celery, 1060 bunches.
Chickens, 1400
Virginia Hams, thirty.
Cauliflower, 1000
Potatoes, forty bushels
Lettuce, 450 heads
Roquefort cheese, twenty pounds
Olive oil, twelve gallons
Coffee, ninety gallons.

The banquet began at 6:50 p. m. and at 8:15 p. m. the last of the guests had supped their coffee and left the tables, 250 waiters in addition to the regular force of the Book-Cadillac being used in serving the dinner. Five orchestras simultaneously entertained the banquetters.

According to W. J. Chittenden, Chief Assistant Manager, and George W. Lindholm, assistant to Mr. Caruthers, President of the Book-Cadillac Company, to whose efficient direction of general operations much of the success of the banquet was due, only the clock-like precision which marked every movement of human hands in the great kitchens of the hostelry and the exceptional orderly conduct of the guests made possible this record breaking achievement. Even the slightest interruption in the work of hundreds of extra cooks employed in the preparation of the menu or any confusion over the seating of the guests would have caused unpardonable delay in the serving of the dinner.

In a mention of the Morton Hotel, at Grand Rapids, last week, I forgot to make mention of a very creditable \$1.50 dinner served in the main dining room:

Supreme of Fruit au Marisquino
Mixed Olives
Consomme Vermicelli, Minestra Milanaise
Filet of Iola Meoniere (Mushrooms)
Grilled Sirloin Steak, Bordelaise Sauce
Veal Chops en Casserole, Forestiere
Broiled Pork Tenderloin,
Dixie Sweet Potatoes
Mashed and O'Brien Potatoes
Lima Beans in Butter
Combination Salad
Chocolate Eclipse
Apple and Pumpkin Pie
Fruit Rice Pudding
Orange Ice
Marshmallow Sundae
Vanilla, Strawberry and
Chocolate Ice Cream
Coffee

Every hotel or restaurant operator hears the wail of the public concerning the preparation of food, the principal claim being that it "all tastes the same."

Our reason for this is the unnecessary comprehensiveness of the menu. It is made up to contain everything known to be edible, each item of which is practically cooked the same, with about the same idea of flavoring or seasoning. In fact, it is not properly seasoned for the reason that it is prepared in large quantities. This especially applies to vegetables which in the same utensil will be found to be cooked too little or too much. Some authorities contend that if food was prepared in smaller quantities, it would have more of the "home cooked" flavor. This might be true if the variety were simplified, as it ought to be. As it is, the food always "tastes the same" or there is practically no change on the daily program, which accounts for a sameness.

It is not surprising that hotel employees complain of food served them by their employers. There is a good reason. It is the monotony. As Henry Bohn says, "Most folks like pie, and when pie is good it tastes mighty good, but who would want to eat pie at three meals per day, week in and week out? Any man who has ever conducted a residential hotel on the old American plan can tell you how the guests complain after a while that the good tastes always the same, no matter how good it is; that it tastes as if all cooked in one pot. Our palate is to blame—not the food; variety is the spice of life in all things."

Quite true, but as long as the same variety of food is featured each day, it creates that monotony in taste, which

can only be avoided by providing a change in the assortment. Don't make an unabridged catalogue of your supplies each day. Serve it on the installment plan and your guests will quit complaining of the sameness. This has been tested out by some of the best hotels of the country, and the larger operators are leaning that way.

Who, in his own home, would ever think of having roast beef every day? It is the most costly of all the meats, and while individual orders for same in a public catering establishment may be greater than for any one other individual item in comparison, in the aggregate the number of orders will not be large, and this will only apply to the requirements of the transient guest.

In my own experience I serve roast beef once each week; in fact, one meat each day at the principal meal and never have I had a request for a more frequent offering of same. Run corned beef and cabbage simultaneously with roast beef and the larger number will order the former, and yet you would not think of offering it daily, if you had a constantly shifting patronage.

Your people want variety, but they do not care to have your whole assortment on parade at one time. Try it out and you will satisfy yourself, and then you will at the same time discover why your help complain of monotonous feeding.

D. S. Childs, a commercial traveler for thirty years, has opened a new forty-one room hotel at Flint—The Jefferson—and it is sure some institution. With all modern conveniences, including Stickley furniture and box spring beds as good as can be procured, he is offering accommodations at \$1.50 to \$2.50 per day, the latter with bath. Public baths, tub and shower, are available for all guests. The Jefferson, opened last month, is located across the street from the Durant, and is already doing a capacity business. Mr. Childs is in evidence at all times, and while he does not claim to know all about hotels, he has been on the road long enough to realize just what commercial men require, and this he is undertaking to supply. He is ably assisted by Bernard Rutten and Frank Greene, room clerks, the former coming from the Park Hotel, at Mt. Clemens, with three years experience. The approach to the hotel is admirable. It has an attractive exterior, its public rooms are most sumptuously furnished, and courtesy is in evidence everywhere.

Earl Greene, manager of the Hotel Crystal, Flint, has gone to California for a visit, his family having preceded him to the land of sunshine. The length of his stay is problematical, but he has left his hotel in good hands and he should worry.

Harry Price, managing director of the Durant, at Flint, was laid up with a serious lung difficulty when I was there, but I have since learned that he is improving, which will be cheerful news for his host of friends.

At Orion, George B. Townsend, is operating the Lake Orion Hotel, a fifty room institution, which is exceedingly neat and well equipped for resort business, but remains open the year round, and does a most satisfactory business in chicken, frog and fish dinners, even at this season of the year. A very pleasing individual who believes in the square deal.

Many times I have wondered how Billy Schultz, the successful manager of the Ben Franklin, of Saginaw, ever accomplished his dual duties as manager and steward. I have dropped in unawares on various occasions in an effort to detect some such shortcoming as "sleeping at the switch," but invariably found him on his job with that welcome which makes you feel you have reached the right stopping place.

It is always a joy to meet this virile and versatile man who personifies kindness and courtesy to the last degree. He, more than any other single individual, had much to do with es-

tablishing Saginaw as a hotel center. He was active in the days of Mr. Lyon, in Bancroft activities, and he is still the same—thorough, pleasing and successful. Constantly improving his hotel, he also specializes on catering, which makes a hit with his constituency. Sunday last I was with him and this was his offering at dinner at one dollar:

Blue Point Cocktail
Cream of Celery, aux Croutons
Consomme Royal
Queen Olives
Celery
Radishes
Boiled Salmon, Bernaise
Roast Chicken, Stuffed, Apple Sauce
Braised Tenderloin of Beef, Mushrooms
Roast Fricandu of Veal, with Dressing
Head Lettuce and Tomato Salad,
Pink Sauce
Mashed Potatoes
Parsley Potatoes
Asparagus Tips
Sugar Corn
Wax Beans
Red Raspberry Pie
Steamed Fruit Pudding
Ice Cream and Cake
Roquefort Cheese
Wafers

A 65 cent luncheon is served on week days. All portions are ample, the cooking excellent, every detail being under the watchful eye of Mr. Schultz.

It is surprising how satisfactorily the auto bus traffic has been handled throughout such portions of the State as I have covered this winter. I do not recollect of a missed connection or a defect in service anywhere, and I have utilized this method of conveyance in the covering of several thousand miles. The past year has shown a marvelous change in this particular method of transportation, both in the character of the equipment used and the added service in every direction. There has been less wear and tear on the seat cushions of the railroads and interurbans. The absolute truth is that a long suffering public have established a boycott against all rail lines, so far as passenger traffic is concerned, and the next twelve months will show vast inroads on freight traffic as well. Recent advances in fares on certain electric roads instantly denuded their coaches of any semblance of patronage they had left, and as for the railroads, no one thinks of trading with them except as a last extremity. Witness the inauguration of bus service between Grand Rapids and Chicago, at frequent intervals, with a capacity business, and at rates even higher than charged by steam lines.

And yet we have heard of astute railway managers. What has become of the species? Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 23—Alf Richards, the ice man, calls this a good season for his business. Pure, clear Lake Superior ice, three feet in thickness and unlimited supply, with plenty of help, with zero weather most of the time—it is no wonder that he is smiling, while we are waiting to see the first robin and hear the whistle of the boats. Then we will all smile.

George Booth, who for the past fifteen years has been conducting a confectionery and fruit business on West Spruce street and has been among our most successful merchants, has been attracted by the calls from the South, but George did not fall for the get-rich Florida proposition. He has his eye on Knoxville, Tenn., where he is told there is a good opening for a live man in his line and he is now on his way to look over the proposition before pulling up stakes here.

We are told there have been over 3,000 men laid off by Henry Ford at Iron Mountain. Looks as if every one has a tin lizzie now. We all knew that at the rate of turning out the car there would be an end some day, but we still have this to feel thankful for—it did not happen in the Soo, as a set back of that nature would have spelled disaster for us.

The retail clerks have formed a union here. They didn't like the long hours and want to have holidays off. Well, they got it and starting next Monday the stores will close. This

being the quiet season there was nothing said about an increase in wages but that will be something to look forward to in the good old summer time, when they will probably have the half day off each week again which has been omitted for the past two years. So far the clerks have had the whole thing to themselves. Next will come the plumbers, masons, hod carriers, carpenters and others.

Willman Bros., of 550 Ashmun street have taken on the new Pontiac six automobile. They also represent the Oakland car. They have one of the best locations in the city, are both young men and will endeavor to get a share of the business.

Ellis Moser, who is assistant postmaster at Johnwood, reports very quiet times at that place this winter, with the mill shut down and no lumbering going on. He would like to get out and find a place where there is more activity. He is open for any good proposition.

We have one merchant here using the double entry system in his business so that he can go out of the back door while the collector enters the front.

Herbert E. Fletcher, the well-known cashier of the Sault Savings Bank, left last week for Ann Arbor for treatment. He has been laid up for the past few weeks with rheumatism.

It is hard to realize that six months from now we'll be sitting around yelling for the North Pole.

The Soo needs a painter who can do wagons, sleighs and general painting. This is the first year we have had to take our work outside on account of being without a paint shop to do this class of work. We still have a few horses and wagons, but it looks now as if we will have to discard them for automobiles. William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 23—Frank H. Starkey (Parrotte, McIntyre & Co.), who have been spending some time at Orlando, Florida, started for home Feb. 23. He will make several stops en route, reaching Grand Rapids about March 15. He writes that he and the madam have had a wonderful winter and a wonderful trip.

Revenue agents are making a round-up of the stock companies of the city to locate any laxness in the use of revenue stamps on the stubs of stock certificate books. The fines exacted for non compliance of the law range from \$10 upward.

The Union Paper & Twine Co., Detroit, has opened a Grand Rapids office at 306 Association of Commerce building, with W. A. Stewart in charge.

Dr. F. Gilch, head of the Gilch Institute of Practical Optometry of Grand Rapids, is given credit for being largely responsible for the advancement of the educational standards of optometry in Michigan in an article, "Optometry in Michigan," in the January number of the Michigan Historical Magazine, a magazine published by the Michigan Historical Commission.

Onion as Guide in Weather Predictions.

Marshfield, Wis., Feb. 22—Ewald Benesch, Marshfield's weather prognosticator, uses the lowly onion to aid him in outguessing the weather man with painful regularity. Twenty-five years ago Ewald sold his farm and took up his present work of cobbling shoes, except for an hour each year, when he reads the weath for the coming 12 months. And that hour is the mysterious one from the last half hour in the old year through the first half hour in the new year. At that time, with several select onions, he goes to the basement of his shop and in the light of a candle carefully cuts the onion in two. Sometimes the first onion does not meet his requirements and a second is cut. An onion has 12 layers, and each layer is carefully taken out and put through the test to determine what weather will prevail the month assigned to it.

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.

When the Pharmacist Rolled His Own Pills.

It takes a bit of walking through the canyon-like streets of New York to find the symbolic bottles of colored water that are the sign of the old-fashioned apothecary. Their places in the windows now are taken by such odd accoutrements of pharmaceuticals as curling irons and hair nets and tea and coffee.

"There are a few left," says J. Leon Lascoff, "but not many. The old-fashioned pharmacy has given way to the drug store with its display of perfumes and with so much attention given to the soda fountain that it is almost a restaurant. But there are still many good pharmacists and our colleges are turning out more. The profession itself is on a high plane, but the old apothecary, the father-confessor, as a type is passing."

Mr. Lascoff has seen the transition as it has taken place here in New York. He is a member of the State Board of Pharmacy, its former president, and one of the oldest pharmacists in point of service in the city. And he has worked his way through it all, so he knows.

Mr. Lascoff came to New York in 1892 from Wilna, Russia. He had obtained an education as a pharmacist in his native country and wanted to try the new one, so he saved his money for the trip. But on the boat coming over his attention was attracted to an immigrant family almost destitute and he gave them all of his money except \$3, so confident was he that success was awaiting him here.

When he landed he made for the first pharmacy he could find. It happened to be that of old Davis Hays down on Division street. The pay was only \$2 a week, but young Lascoff went to work. Junior clerks in those days had to do just about everything and his first assignment was to wash the windows. That didn't daunt him a bit, despite the fact that his costume was the frock coat of the European pharmacist.

A few days later he convinced the other clerks that he was capable of

handling the prescription counter while they went out to lunch. He was presiding in this capacity one day when Mr. Hays came in and watched him. The next day he was switched to the Fifth avenue store and his pay raised to \$10 a week.

Within a comparatively few years he had saved \$1,000 and he bought a drug store of his own. He almost fainted when he took possession, for he found the man who had sold it to him had cleaned out the stock completely between the time of sale and the time he took possession. But he got another \$1,000 credit and went to it just the same.

And as he made a study of English by trading lessons in Latin and French to his landlady's sons for board and room and English lessons, so has he made a study of pharmaceutical questions in America until he has become an expert. He knows the changes that have taken place here.

"The Indian physician flourished in the early part of the century," he says, "and was later replaced by the patent medicine vender, who also guaranteed to cure anything. But it was the apothecary of those days who had the respect of the community and who was recognized as the assistant to the physician in the curing of ills."

"He made all of his own chemicals as well as pharmaceuticals in a laboratory attached to his store. All of his apprentices were instructed in this important branch of the business. Drugs were powdered by hand in iron or marble mortars. Tinctures were made in the old way by maceration and expression."

"Such pills as there were were manufactured in the primitive manner of rolling and drying. Sugar and gelatin coating didn't come into use until 1845. Plasters were made and spread on sheepskin as ordered by the physician. Ready-spread plasters did not make their appearance until 1838."

"At about the same time, too, some of the stores began the manufacture of mineral waters and later of soda water. This development began to popularize the drug store in a new way. There were large copper tanks lined with tin to hold the water and an apparatus for generating the carbonic acid gas from marble dust and sulphuric acid. Syrups were made from fruits by expression—and this

was the beginning of the big change in the apothecary shop.

"Pharmacists began to take on a new importance, too, with the founding of schools for their training. Philadelphia founded the first of these in 1821, the Philadelphia College of Pharmacy and Science. Massachusetts followed four years later and the New York College of Pharmacy in 1829."

Mr. Lascoff might have mentioned, too, that now his son is a professor in that college, and that now there are sixty-nine accredited colleges of pharmacy in the United States and Canada, all of which have popped up within a century and made places for themselves. And now we have women pharmacists as well as men, too.

"The first woman pharmacist," he says, "probably was Elizabeth Marshall, 1768-1836, daughter of the first president of the Philadelphia College of Pharmacy. But the first woman who actually graduated and took up the drug business in a practical way was Susan Hayhurst, who received her degree in 1883 and made a splendid name for herself in the field."

"Since then more and more women have taken up the work in keeping with their entrance into other industries. Not only have they gone into the business but some are serving as pharmacists in hospitals, as teachers in pharmaceutical and medical institutions and as clinical technicians and chemists."

So much for the broadening of the field to-day. But the old apothecary who rolled his own pills is passing. And the bottles of colored water have given way to the fancy knobs of the soda fountain.—N. Y. Evening Post.

Tooth Preparations.

The manufacture and use of tooth preparations is done more or less blindly. The appearance of the package, the flavor of the article, the ease in its application and the psychology of advertisements play a very large part. This is shown in the wide use of tooth pastes, which have very little cleansing effect and are sold because of the pleasing qualities in the mouth. There is a science and an art in the production of tooth powders. In his studies on dental caries D. Bunting, of the University of Michigan, has devised a machine which practically consists of the natural teeth and a brush. The latter

revolves several thousand revolutions and various agents can be tested in a comparatively short period of time.

Teeth subjected to the action of water and brush alone show a thorough cleansing and a slight amount of wear. It should be said that in these experiments the teeth were given 10,000 double strokes, which on the basis of ten such strokes per day would represent the work done in about three years of use.

Vinegar of half strength will corrode the enamel to the extent of about one-thousandth of an inch. Pastes containing grit do not cleanse the teeth as water and brush alone nor do they corrode as an acid medium, but they eventually leave the teeth with a yellowish and smeary appearance.

Tooth powders consist of either coarse or fine gritty substances. The coarser grits clean the teeth and leave a dull surface. The powders with fine grits give on the other hand the enamel a white appearance and a high polish. Finally a tooth powder in which there is tin oxide shows no wear but the teeth take on a high polish. Tooth powders, pastes and dentifrices should be prescribed for the individual. There are a great variety of conditions and these should be identified by an examination of the saliva both as to reaction and constituents which are present. Saliva which is deficient in calcium induces dental caries. Saliva should have 0.0030 gm. of calcium oxide per 25 c. c. Where there is less there is a rapid decay.

The field of study is a very fertile one and you may be interested in having the formulae for the following tooth powders which I consider ideal:

Blair's Tooth Powder

Strontium Peroxide	20
Calcium Carbonate, ppt	76
Sapo	3
Catechu	1
Oils of Gaultheria and Sassafras.	

Jungman's Tooth Powder.

Tin Oxide	15
Calcium Carbonate	60
Sapo	4
Sacch. Pulv.	5
Flavor.	

One of the important points to remember is the dissolving of the soap in water and mixing it with a portion of the calcium carbonate. This then is thoroughly dried before mixing it with the remainder of the powder.



**WELCH-WILMARTH
CORPORATION
GRAND RAPIDS, MICH.**

*Store Planners, Designers and
Manufacturers of Finest Store
Fixtures in the World.*

DRUG STORE PLANNING

*Recommendations
to fit individual
conditions.*

DRUG STORE FIXTURES

*Planned to make
every foot of store
into sales space.*

Soap Dentrifice.

Thymol	0.05 gram
Extract of Krameria	1 gram
Glycerine	10 grams
Light Magnesia	0.5 grams
Borax	4 grams
Oil of Peppermint	xx drops
Hard Soap	30 grams

Razor Paste.

Lard	250 grams
Yellow Beeswax	125 grams
Melt, add, mixing carefully:	

Powdered Slate	250 grams
Oil of Lavender	20 m

Knows When To Quit.

"That husband of yours," declared Mrs. Hawkins to her neighbor, Mrs. Haskins, "is drinkin' somethin' awful." "Don't you worry none about him, dearie," retorted Mrs. Hawkins. "He knows when to quit, he does. Jest the minute he see'd he couldn't stand up the other night, he spoke right out and told the boys to carry him home."

Sell

ZIPPER

the candy bar hit of the year

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



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.

FILM PRICE LIST



KODAK FILM PACKS			
12 Exposures Only			
Inches	Net Doz.	Ret. Pack	
No. 500 1 1/4 x 2 3/4	\$3.15	.35	
No. 520 2 1/4 x 3 1/4	4.50	.60	
No. 516 2 1/4 x 4 1/4	5.40	.90	
No. 518 3 1/4 x 4 1/4	8.10	1.00	
No. 542 3 x 5 1/4	9.00	1.10	
No. 522 3 1/4 x 5 1/2	9.90	1.10	
No. 523 4 x 5	9.90	1.10	
No. 515 5 x 7	17.10	1.90	

SPECIAL DISTRIBUTORS OF
EASTMAN KODAKS
and Supplies

Complete Stock of all items listed
always in stock.

HAZELTINE & PERKINS DRUG CO.
Wholesale Only

Manistee -- Michigan -- Grand Rapids

EASTMAN N. C. FILM CARTRIDGES

Non-Autographic					
No.	Size	Net Doz.	Ret. Roll	Exp.	
127	1 1/8 x 2 1/2	\$2.25	.25	8	
117	2 1/4 x 2 1/4	1.80	.20	6	
120	2 1/4 x 3 1/4	2.25	.25	3	
105	2 1/4 x 3 1/4	2.25	.30	6	
116	2 1/2 x 4 1/4	2.70	.60	12	
101	3 1/2 x 3 3/4	3.15	.35	3	
118	3 1/4 x 4 1/4	4.05	.45	6	
124	3 1/4 x 4 1/4	8.10	.90	12	
130	2 7/8 x 4 7/8	4.05	.45	6	
122	3 1/4 x 5 1/2	4.95	.55	6	
125	3 1/4 x 5 1/2	4.95	.55	6	
123	4 x 5	4.95	.55	6	
103	4 x 5	4.95	.55	2	

CARTRIDGE FILM					
Autographic Film Cartridges for Auto-graphic or Non-Autographic Kodaks					
No.	Size	Net Doz.	Ret. Roll	Exp.	
A127	1 1/8 x 2 1/2	\$2.25	.25	8	
A120	2 1/4 x 3 1/4	2.25	.25	6	
A116	2 1/2 x 4 1/4	2.70	.30	6	
A118	3 1/4 x 4 1/4	5.40	.60	12	
A118	3 1/4 x 4 1/4	4.05	.45	6	
A130	2 7/8 x 4 7/8	4.05	.45	6	
A122	3 1/4 x 5 1/2	4.95	.55	6	
A122	3 1/4 x 5 1/2	8.10	.90	10	
A123	4 x 5	4.95	.55	6	
A126	4 1/4 x 6 1/2	6.75	.75	6	

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	Belladonna	1 @	35
Boric (Xtal)	15 @	25	Eigerson	7 00 @	7 25	Benzoin	2 @	10
Carbolic	38 @	44	Eucalyptus	9 00 @	9 25	Benzoin Comp'd	2 @	65
Citric	52 @	68	Hemlock, pure	1 25 @	1 50	Buchu	2 @	55
Muriatic	3 1/2 @	8	Juniper Berries	1 75 @	2 00	Cantharadial	2 @	20
Nitric	9 @	15	Juniper Wood	3 50 @	3 75	Capsicum	2 @	15
Oxalic	15 @	25	Lard, extra	1 50 @	1 75	Catechu	2 @	10
Sulphuric	3 1/2 @	8	Lard, No. 1	1 60 @	1 80	Cinchona	2 @	10
Tartaric	40 @	50	Lard, No. 1	1 40 @	1 60	Colchicum	2 @	10
Ammonia			Lavender Flow	8 50 @	8 75	Cubeb	2 @	30
Water, 26 deg.	08 @	16	Lavender Gar'n	85 @	1 20	Digitalis	2 @	30
Water, 18 deg.	07 @	13	Lemon	5 25 @	5 50	Gentian	2 @	35
Water, 14 deg.	06 @	11	Linseed, bld. bbl.	9 @	95	Ginger, D. S.	2 @	30
Carbonate	20 @	25	Linseed, raw, bbl.	9 @	92	Guaiaac	2 @	20
Chloride (Gran.)	10 1/2 @	20	Linseed, bld. less 1	02 @	1 15	Guaiaac, Ammon.	2 @	20
Balsams			Linseed ra., less 99	1 @	1 12	Iodine	2 @	95
Copaiba	75 @	1 00	Mustard, artifi. oz.	1 35 @	1 50	Iodine, Coloreless	2 @	1 50
Fir (Canada)	2 55 @	2 80	Neatsfoot	1 35 @	1 50	Iron, Clo.	2 @	1 35
Fir (Oregon)	65 @	1 00	Olive, pure	3 75 @	4 50	Kino	2 @	1 40
Peru	3 00 @	3 25	Olive, Malaga,	3 75 @	4 50	Myrrh	2 @	50
Tolu	3 00 @	3 25	yellow	2 75 @	3 00	Nux Vomica	2 @	55
Barks			Olive, Malaga,	2 75 @	3 00	Opium	2 @	50
Cassia (ordinary)	25 @	30	green	2 75 @	3 00	Opium, Camp.	2 @	85
Cassia (Saigon)	50 @	60	Orange, Sweet	5 00 @	5 25	Opium, Deodorz'd	2 @	50
Sassafras (pw. 50c)	55 @		Origanum, pure	4 00 @	4 25	Rhubarb	2 @	70
Soap Cut (powd.)	18 @	25	Origanum, com'l	1 00 @	1 20	Paints		
Berries			Pennyroyal	4 00 @	4 25	Lead, red dry	15 1/4 @	15 1/4
Cubeb	1 @	100	Peppermint	32 50 @	32 75	Lead, white dry	15 1/4 @	15 1/4
Fish	1 @	25	Rose, pure	13 50 @	14 00	Lead, white oil	15 1/4 @	15 1/4
Juniper	8 1/2 @	20	Rosemary Flows	1 25 @	1 50	Ochre, yellow bbl.	2 1/2 @	
Prickly Ash	1 @	25	Sandalwood, E.	10 50 @	10 75	Ochre, yellow less 3	6 @	
Extracts			Sassafras, true	1 75 @	2 00	Red Venet'n Am.	3 1/2 @	7
Licorice	60 @	65	Sassafras, arti'l	75 @	1 00	Red Venet'n Eng.	4 @	8
Licorice, powd.	1 @	100	Spearment	16 50 @	16 75	Putty	5 @	8
Flowers			Sperm	1 50 @	1 75	Whiting, bbl.	4 1/4 @	
Arnica	25 @	30	Tansy	10 00 @	10 25	Whiting	5 1/2 @	10
Chamomile (Ged.)	30 @	35	Tar, USP	50 @	65	L. H. P. Prep.	3 @	35
Chamomile Rom.	1 @	50	Turpentine, bbl.	1 @	100	Rogers Prep.	3 @	35
Gums			Turpentine, less 1	07 @	1 20	Miscellaneous		
Acacia, 1st	50 @	55	Wintergreen,	6 00 @	6 25	Acetanilid	47 @	55
Acacia, 2nd	45 @	50	leaf	6 00 @	6 25	Alum	08 @	12
Acacia, Sorts	20 @	25	Wintergreen, sweet	3 00 @	3 25	Alum, powd. and	09 @	15
Acacia, Powdered	35 @	40	Wintergreen, art	75 @	1 00	Bismuth, Subni-	3 54 @	3 59
Aloes (Barb Pow)	25 @	35	Worm seed	9 00 @	9 25	trate		
Aloes (Cape Pow)	25 @	35	Wormwood	9 00 @	9 25	Borax xtal or	07 @	12
Aloes (Soc. Pow.)	65 @	70	Potassium			powdered	07 @	12
Asafoetida	50 @	60	Bicarbonate	35 @	40	Cantharades, po.	1 50 @	2 00
Pow.	75 @	1 00	Bichromate	15 @	25	Calomel	2 02 @	2 22
Campor	1 05 @	1 10	Bromide	69 @	85	Capsicum, pow'd	48 @	55
Guaia	1 @	90	Bromide	54 @	71	Carmine	7 00 @	7 50
Guaia, pow'd	1 @	90	Chlorate, gran'd	23 @	30	Cassia Buds	35 @	40
Kino	1 @	110	Chlorate, powd.	16 @	25	Cloves	50 @	55
Kino, powdered	1 @	110	or Xtal	16 @	25	Chalk Prepared	14 @	16
Myrrh	1 @	60	Cyanide	30 @	40	Chloroform	51 @	60
Myrrh, powdered	1 @	65	Iodide	4 66 @	4 96	Chloral Hydrate	1 35 @	1 85
Opium, powd.	19 65 @	19 92	Permanganate	20 @	30	Cocaine	12 10 @	12 80
Opium, gran.	19 65 @	19 92	Prussiate, yellow	65 @	75	Cocoa Butter	50 @	75
Shellac	90 @	1 00	Prussiate, red	1 @	100	Corks, list, less	40-10 %	
Shellac Bleached	1 00 @	1 10	Sulphate	35 @	40	Copperas	2 1/4 @	10
Tragacanth, pow.	1 @	75	Roots			Copperas, Powd.	4 @	10
Tragacanth	1 75 @	2 25	Alkanet	30 @	35	Corrosive Sublim	1 65 @	1 86
Turpentine	1 @	30	Blood, powdered	35 @	40	Cream Tartar	31 @	38
Insecticides			Calamus	35 @	75	Cuttle bone	40 @	60
Arsenic	15 @	25	Elecampane, pwd	25 @	30	Dextrine	6 @	15
Blue Vitriol, bbl.	1 @	17	Gentian, powd.	20 @	30	Dover's Powder	3 50 @	4 00
Blue Vitriol, less 08	1 @	15	Ginger, African,	30 @	35	Emery, All Nos.	10 @	15
Bordea, Mix Dry 1 1/2	1 @	25	powdered	30 @	35	Emery, Powdered	8 @	10
Hellebore, White	20 @	30	Ginger, Jamaica.	60 @	65	Epsom Salts, bbls.	1 @	
powdered	20 @	30	powdered	45 @	50	Epsom Salts, less 3 1/4	1 @	10
Insect Powder	40 @	55	Goldenseal, pow.	8 @	10	Ergot, powdered	1 @	25
Lead Arsenate Po.	17 @	30	Ipecac, powd.	5 @	10	Flake, White	15 @	20
Lime and Sulphur	9 @	22	Licorice	35 @	40	Formaldehyde, lb.	12 @	30
Dry	22 @	30	Licorice, powd.	20 @	30	Gelatin	85 @	1 00
Paris Green	22 @	30	Orris, powdered	30 @	40	Glassware, full case	60 %	
Leaves			Poke, powdered	35 @	40	Glauber Salts, bbl.	1 @	12 1/2
Buchu	1 00 @	1 25	Rhubarb, powd.	1 00 @	1 10	Glauber Salts less	04 @	10
Buchu, powdered	1 @	30	Rosinwood, powd.	40 @		Glue, Brown	21 @	30
Sage, Bulk	25 @	30	Sarsaparilla, Hond.	1 @	1 00	Glue, Brown Grd	15 @	20
Sage, 1/4 loose	1 @	40	ground	1 @	1 00	Glue, white	27 1/2 @	35
Sage, powdered	1 @	35	Sarsaparilla Mexican,	80 @		Glue, white grd.	29 @	35
Senna, Alex.	50 @	75	ground	80 @		Glycerine	65 @	75
Senna, Tinn.	30 @	35	Squills	35 @	40	Hops	6 45 @	6 90
Senna, Tinn. pow.	25 @	35	Squills, powdered	60 @	70	Iodine	7 35 @	7 65
Uva Ursi	20 @	25	Tumeric, powd.	20 @	25	Iodoform	7 35 @	7 65
Oils			Valerian, powd.	1 @	75	Lead Acetate	20 @	30
Almonds, Bitter,	7 50 @	7 75	Seeds			Mace	1 @	45
true	7 50 @	7 75	Anise	35 @	40	Mace, powdered	1 @	50
Almonds, Bitter,	3 00 @	3 25	Anise, powdered	35 @	40	Menthol	10 00 @	10 50
artificial	3 00 @	3 25	Bird, ls	13 @	17	Morphine	11 18 @	11 93
Almonds, Sweet,	1 50 @	1 80	Canary	13 @	20	Nux Vomica	1 @	30
true	1 50 @	1 80	Caraway, Po.	30 @	35	Nux Vomica, pow.	17 @	25
Almonds, Sweet,	1 00 @	1 25	Cardamon	4 @	10	Pepper black pow.	55 @	60
imitation	1 00 @	1 25	Coriander pow.	30 @	35	Pepper, White	60 @	65
Amber, crude	1 50 @	1 75	Dill	18 @	25	Pitch, Burgudry	12 1/2 @	20
Amber, rectified	1 75 @	2 00	Fennell	25 @	40	Quassia	12 @	15
Anise	1 50 @	1 75	Flax	08 @	15	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	1 @	80
Cassia	4 75 @	5 00	Hemp	8 @	15	Salt Peter	11 @	22
Castor	1 70 @	1 95	Lobelia, powd.	1 @	25	Selditz 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.	22 1/2 @	25
Cloves	3 00 @	3 25	Poppy	22 @	25	Soap, white castile	12 @	50
Cocunut	25 @	35	Quince	1 50 @	1 75	less, per bar	1 @	45
Cod Liver	1 75 @	2 25	Rape	15 @	20	Soda Ash	3 @	10
Croton	2 00 @	2 25	Sabadilla	35 @	45	Soda Bicarbonate	3 1/2 @	10
Tinctures			Sunflower	11 1/2 @	15	Soda, Sal	02 1/2 @	03
Aconite	1 @	80	Worm, American	30 @	40	Spirits Camphor	1 @	35
Aloes	1 @	45	Worm, Levant	4 50 @	4 75	Sulphur, roll	3 1/2 @	10
Arnica	1 @	40	Tinctures			Sulphur, Subl.	04 @	10
Asafoetida	2 @	10	Aconite	1 @	80	Tamarinds	20 @	25
			Aloes	1 @	45	Tartar Emetic	70 @	75
			Arnica	1 @	40	Turpentine, Ven.	50 @	75
			Asafoetida	2 @	10	Vanilla Ex. pure 1 75 @	2 25	
						Vanilla Ex. pure 2 50 @	3 00	
						Zinc Sulphate	06 @	10

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

Nuts
Olives
Rolled Oats
Pork—Loins, Butts, Shoulders

DECLINED

Barley Grits
Sugar

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 buttes, 16 oz. ----- 4 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

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

BROOMS

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

BRUSHES

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

Stove

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

Shoe

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

BUTTER COLOR

Dandelion, ----- 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. 7 75
Apricots, No. 1 1 75
Apricots, No. 2 ----- 1 30
Apricots, No. 2 1/2 3 00
Apricots, No. 10 ----- 8 25
Blackberries, No. 10 10 50
Blueberries, No. 2 2 00
Blueberries, No. 10 ----- 14 00
Cherries, No. 2 ----- 3 50
Cherries, No. 2 1/2 ----- 4 00
Cherries, No. 10 ----- 14 00
Loganberries, No. 2 ----- 3 00
Loganberries, No. 10 10 00
Peaches, No. 1 1 50
Peaches, No. 1 Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 3 25
Peaches, 2 1/2 Cal. 3 25
Peaches, 10, Mich. ----- 8 50
Pineapple, 1, sl. ----- 1 65
Pineapple, 2, sl. ----- 2 60
P'apple, 2 br. sl. ----- 2 40
P'apple, 2 1/2, sl. ----- 2 90
P'apple, 2, cru. ----- 2 60
Pineapple, 10 cru. ----- 9 00
Pears, No. 2 ----- 4 00
Pears, No. 2 1/2 ----- 4 55
Plums, No. 2 ----- 2 40
Plums, No. 2 1/2 ----- 2 90
Raspberries, No. 2, blk ----- 2 90
Raspb's, Red, No. 10 16 00
Raspb's, Black,
No. 10 ----- 14 00
Rhubarb, No. 10 4 75
Strawberries, No. 10 12 00

CANNED FISH

Clam Ch'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 ----- 6 10
Sardines, 1/4 Oil, k'less 5 25
Sardines, 1/4 Smoked 6 75
Salmon, Warrens, 1/2s 2 75
Salmon, Red Alaska 4 25
Salmon, Med. Alaska 3 40
Salmon, Pink Alaska 1 90
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, 1/4s, 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 35
Beef, 3 1/2 oz. Qua. sil. 1 75
Beef, 5 oz., Qua. sil. 2 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, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 3/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium ----- 2 65

Beef, 3 1/2 oz. Qua. sil. 1 75
Beef, 5 oz., Qua. sil. 2 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, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 92 1/2
Potted Meat, 3/4 Qua. 90
Potted Ham, Gen. 1/4 1 85
Vienna Saus., No. 1/2 1 45
Vienna Sausage, Qua. 95
Veal Loaf, Medium ----- 2 65

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 25
No. 1, Green tips 4 10 25
No. 2 1/2, 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 ----- 36
Mushrooms, Choice 8 oz. 48
Mushrooms, Sur Extra 55
Peas, No. 2, E. J. ----- 1 65
Peas, No. 2, Sift, ----- 1 85
June
Peas, No. 2, Ex. Sift. ----- 2 25
E. J. ----- 2 25
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 45
Pumpkin, No. 10 4 75
Pimientos, 1/4, each 12 1/4
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 3 00
Saurkraut, 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 ----- 1 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 30
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 ----- 27
Longhorn ----- 27
Michigan Full Cream 28
New York Full Cream 33
Sap Sago ----- 30
Brick ----- 48

CHEWING GUM.

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 ----- 70
Beechnut Spearmint ----- 75
Doublemint ----- 65
Peppermint, Wrigleys ----- 65
Spearmint, Wrigleys ----- 65
Juicy Fruit ----- 65
Wrigley's P-K ----- 65
Zeno ----- 65
Teaberry ----- 65

CHOCOLATE.

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

COCOA.

Bunte, 1/2s ----- 42
Bunte, 1/4 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 50
Droste's Dutch, 1/2 lb. ----- 45
Droste's Dutch, 1/4 lb. ----- 25
Hersheys, 1/2s ----- 33
Hersheys, 1/4s ----- 33
Huyler ----- 23
Lowney, 1/2s ----- 40
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 33
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 34
Runkles, 1/4s ----- 38
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

15 lb. case, 1/2s and 1/4s ----- 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

Rio ----- 28
Santos ----- 35
Maracaibo ----- 41
Gautemala ----- 43
Java and Mocha ----- 52
Bogota ----- 45
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
3 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, 1/4 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 Pails

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

Lozenges Pails

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

Hard Goods. Pails

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

Cough Drops Bxs.

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

Package Goods

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

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints ----- 31
Silver King M. Malloes 1 60
Walnut Sundae, 24, 5c ----- 80
Neapolitan, 24, 5c ----- 80
Yankee Jack, 24, 5c ----- 80
Mich. Sugar Ca., 24, 5c ----- 80
Pal O Mine, 24, 5c ----- 80

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ----- 22

DRIED FRUITS

Apples

N. Y. Fcy., 50 lb. box 15 1/2
N. Y. Fcy., 14 oz. pkg. 16

Apricots

Evaporated, Choice ----- 30
Evaporated, Fancy ----- 31
Evaporated, Slabs ----- 23

Citron

10 lb. box ----- 48

Currants

Packages, 1 4oz. ----- 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 ----- 12 1/2
Thompson's s'dles blk 9 1/2
Thompson's seedless,
15 oz. ----- 12
Seeded, 15 oz. ----- 15

California Prunes

90@100, 25 lb. boxes ----- 08 1/2
60@70, 25 lb. boxes ----- 11
50@60, 25 lb. boxes ----- 12
40@50, 25 lb. boxes ----- 13
30@40, 25 lb. boxes ----- 17
20@30, 25 lb. boxes ----- 26

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



26 oz., 1 doz. case --- 6 00
 3 1/4 oz., 4 doz. case --- 3 60
 One doz. free with 5 cases.
 Jello-O, 3 doz. --- 3 45
 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

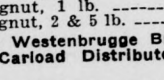
8 oz., per doz. --- 37

OLEOMARGARINE



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

Van Westenbrugge Brands
 Carload Distributor



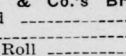
Nucoa, 1 lb. --- 27
 Nucoa, 2 and 5 lb. --- 26 1/2

Wilson & Co.'s Brands
 Certified --- 25 1/2
 Nut --- 20
 Special Roll --- 25 1/2



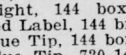
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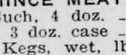
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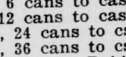
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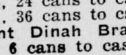
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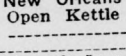
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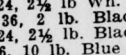
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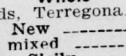
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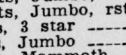
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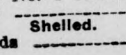
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Wilson & Co.'s Brands
 Certified --- 25 1/2
 Nut --- 20
 Special Roll --- 25 1/2

Peanuts, Spanish, 125 lb. baggs --- 11 1/2
 Filberts --- 32
 Pecans --- 1 10
 Walnuts --- 55

OLIVES.

Bulk, 5 gal. keg --- 8 50

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 35

5 1/2 oz. Jar, pl., doz. --- 1 60

9 oz. Jar, plain, doz. --- 2 35

20 oz. Jar, Pl. doz. --- 4 25

3 oz. Jar, Stu., doz. --- 1 35

6 oz. Jar, stuffed, doz. --- 2 50

9 oz. Jar, stuffed, doz. --- 3 50

12 oz. Jar, Stuffed, doz. --- 4 50

20 oz. Jar, stuffed doz. --- 7 00

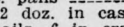
PARIS GREEN

1/8 s --- 31

1 s --- 29

2 s and 5 s --- 27

PEANUT BUTTER



Bel Car-Mo Brand

24 1 lb. pails --- 24

8 oz., 2 doz. in case --- 24

5 lb. pails, 6 in crate --- 24

12 2 lb. pails --- 24

14 lb. pails --- 24

50 lb. tins --- 24

25 lb. pails --- 24

Iron Barrels

PETROLEUM PRODUCTS

Perfection Kerosine --- 12.1

Red Crown Gasoline, Tank Wagon --- 17.7

Solite Gasoline --- 20.7

Gas Machine Gasoline --- 38.4

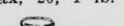
V. M. & P. Naphtha --- 21.6

Capitol Cylinder --- 39.2

Atlantic Red Engine --- 21.2

Winter Black --- 12.2

Polarine



Light Iron Barrels. --- 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

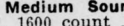
Finol, 8 oz. cans, doz. --- 2 25

Parowax, 100 lb. --- 9.3

Parowax, 40, 1 lb. --- 9.5

Parowax, 20, 1 lb. --- 9.7

SENDAC



Semdac, 12 pt. cans --- 2 75

Semdac, 12 qt. cans --- 4 60

PICKLES

Barrel, 1600 count --- 17 00

50 gallon kegs --- 5 00

50 gallon kegs --- 5 00

30 Gallon, 3000 --- 42 00

5 gallon, 500 --- 8 25

800 Size, 15 gal. --- 10 00

PIPER.

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

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 --- 14

Common --- 10

Spring Lamb --- 27

Good --- 25

Medium --- 23

Poor --- 15

Mutton. --- 14

Medium --- 12 1/2

Poor --- 10

Pork.

Light hogs --- 16

Medium hogs --- 16

Heavy hogs --- 16

Loins --- 25

Butts --- 23

Shoulders --- 19

Spareribs --- 18

Neck bones --- 06

PROVISIONS

Barreled 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 --- 16 1/2

60 lb. tubs --- advance 1/4

50 lb. tubs --- advance 1/4

20 lb. pails --- advance 3/4

10 lb. pails --- advance 3/4

5 lb. pails --- advance 1

3 lb. pails --- advance 1

Compound tierces --- 14

Compound, tubs --- 14 1/2

Sausages

Bologna --- 12 1/2

Liver --- 12

Frankfort --- 17

Pork --- 18@20

Veal --- 19

Tongue, Jellied --- 32

Headcheese --- 18

Smoked Meats

Hams, Cert., 14-16 lb. --- 31

Hams, Cert., 16-18 lb. --- 31

Ham, dried beef --- 32

sets --- @20

California Hams --- @20

Picnic Boiled --- 30 @32

Hams --- 40 @42

Boiled Hams --- 14 @17

Minced Hams --- 33 @42

Beef

Boneless, rump 26 00@28 00

Rump, new --- 27 00@30 00

Mince Meat.

Condensed No. 1 car. --- 2 00

Condensed Bakers brick --- 31

Moist in glass --- 8 00

Pig's Feet

Cooked in Vinegar

1/4 bbls. --- 2 15

1/2 bbls. --- 3 10

1/2 bbls. --- 8 25

1 bbl. --- 18 00

Kits, 15 lbs. --- 90

1/4 bbls., 40 lbs. --- 1 60

3/4 bbls., 80 lbs. --- 3 00

Casings

Hogs, per lb. --- @63

Beef, round set --- 20@30

Beef, middles, set --- @1 75

Sheep, a skein --- 2 00@2 25

RICE

Fancy Blue Rose --- 09 1/2

Fancy Head --- 10 1/2

Broken --- 06

ROLLED OATS

Silver Flake, 12 Fam. --- 2 25

Quaker, 18 Regular --- 1 80

Quaker, 12s Family --- 2 70

Quaker, 12s, M'num --- 3 35

Silver Flake, 13 Reg. --- 1 40

Sacks, 90 lb. Jute --- 2 90

Sacks, 90 lb. Cotton --- 3 00

Steel Cut, 100 lb. sks. --- 3 25

RUSKS.

Holland Rusk Co.

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 30

COD

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 15.—On this day was held the first meeting of creditors in the matter of Louis O. Hartzell, Bankrupt No. 2851. The bankrupt was present in person and by attorney, Stuart B. White. Creditors were present in person and by Grand Rapids Credit Men's Association. Claims were proved and allowed. The bankrupt was sworn and examined with a reporter present. Charles J. Bernstein, of Niles, was named trustee and his bond placed at \$2,000. The first meeting then adjourned without date.

In the matter of Louis O. Hartzell, Bankrupt No. 2851, after the first meeting of creditors the trustee reported the receipt of an offer of \$1,000 from L. S. McComb, of Huntington, Ind., for all of the stock in trade and fixtures of the estate, except exemptions. The property is appraised at \$1,709.46 and is subject to the exemption claim of the bankrupt of \$250. The property consists of stock in trade and fixtures of a retail ladies' men's and children's shoe store at Niles. The date fixed for sale is Feb. 26. An inventory is filed in the office of the referee where the sale will be held. All interested should be present at such time and place.

On this day also was held the first meeting of creditors in the matter of Guido J. Freund, Bankrupt No. 2850. The bankrupt was present in person, but not represented by attorney. Creditors were present in person. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. C. C. Woolridge was appointed trustee and his bond placed by the referee at \$100. The meeting then adjourned without date.

Feb. 16. On this day was held the final meeting of the creditors in the matter of Jacob Dornbush, Bankrupt No. 2729. The bankrupt was not present or represented. The trustee was not present. No new 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 final dividend of 21.5 per cent. to general creditors. 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 Samuel Rosenbaum, Bankrupt No. 2641, the trustee has filed his final report and account and a final meeting of creditors has been called for March 1. The trustee's final report and account will be considered and expenses of administration and preferred claims paid as far as the funds on hand will permit. There can be no dividends for general creditors.

In the matter of Jacob Rosenbaum, Bankrupt No. 2552, the trustee has filed his final report and account and a final meeting of creditors has been called for March 1. The trustee's final report and account will be considered and expenses of administration ordered paid. A first and final dividend will be paid, if possible.

Feb. 17. We have to-day received the schedules, order of reference and adjudication in the matter of Auto Paint & Varnish Co., Bankrupt No. 2859. The bankrupt has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt concern is located in Grand Rapids and its occupation is that of a manufacturer. The schedules show assets of \$2,134.85, with liabilities of \$11,629.24. The first meeting of creditors will be called promptly, and note of the same made herein. The list of creditors of said bankrupt are as follows:

City, County and State taxes	\$56.75
Evelyn Haan, Grand Rapids	37.50
American Corrugating, Grand Rap.	30.00
Arnold, O. J., Grand Rapids	117.50
Anderson Pub. Co., Grand Rapids	59.50
Auto Trimmer & Ptr. Co., Cincinnati	834.59
Ault & Wilorg Co., Cincinnati	10.75
Amer. Varnish Co., Chicago	228.84
Bixby Office Supply Co., Grand Rapids	65.00
Bond Welding Co., Grand Rapids	4.00
Brearily-Hamilton Co., Grand Rap.	172.50
Brady & Son, Grand Rapids	10.00
Brande & Oost, Grand Rapids	3.50
Benner Chemical Co., Chicago	16.28
Bradstreet Co., Grand Rapids	87.50
Gerald Buss, Grand Rapids	24.00
H. Behr & Co., Chicago	9.26
Commercial Solvents Co., Terre Haute	40.62
Camera Shop, Grand Rapids	.50
Cleveland Cotton Products Co., Cleveland	20.80
Consumers Power Co., Grand Rap.	73.53
B. D. Coats Co., Grand Rapids	6.91
Commercial Letter Co., Grand Rapids	110.31
Creston Garage, Grand Rapids	.35
Creston Transfer, Grand Rapids	3.00
De Kruyter Hdwe., Grand Rapids	11.29
Dale Bros. Excel. Co., Grand Rap.	3.00
Dyser Uphol. Co., Grand Rapids	5.50
Etheridge Co., Grand Rapids	9.00
Egyptian Lace Mfg. Co., New York	39.90
Foster, Stevens & Co., Grand Rap.	20.25
Fyr-Fyter, Dayton	13.85

Fitzsimmons Bros., Grand Rapids	2.50
Forbes Var. Co., Cleveland	30.00
Flood & Conklin, Newark	489.43
Gast & Sons, Grand Rapids	301.54
G. R. Dry Goods Co., Grand Rapids	90.72
Press, Grand Rapids	86.06
G. R. Wood Fin. Co., Grand Rap.	82.11
Grabill Mfg. Co., Grand Rapids	4.50
Grand Enameling Wks., Grand Rap.	48.75
G. R. Sav. Bank, Grand Rapids	5.00
G. R. Chronicle, Grand Rapids	30.00
Herald, Grand Rapids	537.55
Holcomb Mfg. Co., Indianapolis	9.71
Hayden Supply Co., Grand Rapids	30.25
Hart-Mirror Plate Co., Grand Rap.	20.00
Industrial Laboratories, Grand R.	120.00
N. J. Kunst, Grand Rapids	33.83
Kelsey Coal Co., Grand Rapids	3.00
Kelly Auto Works, Ft. Worth, Texas	3.76

Kessler-Mayo Co., Grand Rapids	21.95
McMullen Machinery Co., Grand R.	43.75
Muir Plumbing Co., Grand Rapids	107.82
Miles Coal Co., Grand Rapids	135.95
Miller Auto Top Shop, Grand Rap.	1.50
Myers Transfer Co., Grand Rapids	41.29
Minn. Mining & Mfg. Co., St. Paul	560.00
Hart Auto Co., Hart	3.10
New England Mut. Life Ins. Co., Grand Rapids	37.00
Noble Studio, Grand Rapids	3.00
Newspaper Engraving Co., Grand Rapids	57.22

P. C. Peterson, Grand Rapids	2.50
Park Chemical Co., Detroit	12.00
Quimby-Kain Paper Co., Grand R.	2.15
Rogers Duco Co., Detroit	168.28
Riverside Lbr. Co., Grand Rapids	30.00
Richards Mfg. Co., Grand Rapids	4.05
Roche, Emmet F. Co., Grand Rap.	27.13
Stouten & Co., Grand Rapids	1,155.51
Paul Stetee & Sons, Grand Rap.	56.95
W. Steltema, Grand Rapids	13.25
Star Transfer Line, Grand Rapids	5.20
Henry V. Struhs, Grand Rapids	9.02
Tisch-Hine Co., Grand Rapids	6.05
Taylor Type, Store, Grand Rapids	17.00
Textile Lea. Met. Co., Kalamazoo	7.80
V. C. Plating Co., Grand Rapids	249.45
Western Union Tel. Co., Grand R.	3.25
Worden Grocer Co., Grand Rapids	6.25
Wolverine Bumper & Specialty Co., Grand Rapids	38.00
Wurzburg's, Grand Rapids	12.00
W. Mich. Frtg. Co., Grand Rapids	11.30
Guarantors for note at Fourth National Bank and paid by them:	

Harry, Hooper, Grand Rapids	
Lee L. Langdon, Grand Rapids	
E. W. Moore, Grand Rapids	
G. H. Southwick, Grand Rapids	
Frank Smitten, Grand Rapids	
C. T. McDonald, Grand Rapids	
H. Hugenoltz, Grand Rapids	
N. T. Eckberg, Grand Rapids	1,758.75
Lee L. Langdon, Grand Rapids	79.68
Earl W. Moore, Grand Rapids	200.00
J. C. Youdan, Grand Rapids	482.25
C. T. McDonald, Grand Rapids	755.60
Adloff Supply Co., Grand Rapids	362.28
F. R. Rihards, Traverse City	1,250.00
Sey Commercial Letter Co., unkn.	114.16

In the matter of Walter F. Forbes, Charles D. Hills and Acme Electric Store, a co-partnership, Bankrupt No. 2699, the trustee has filed his final report and account and a final meeting of creditors has been called for March 1. The final report and account of the trustee will be considered and the expenses of administration paid as far as the funds on hand will permit. There will be no dividends for general creditors.

In the matter of George L. Slate, Bankrupt No. 2,61, the trustee has filed his final report and account and the final meeting of creditors has been called for March 1. The final report and account of the trustee will be considered and expenses of administration paid as far as the funds on hand will permit. There will be no dividends for general creditors.

In the matter of Henry B. Rohloff, doing business as Rohloff Auto Supply Co., Bankrupt No. 2858, the funds for the first meeting have been received and such meeting has been called for March 4.

In the matter of Joseph Beay, Bankrupt No. 2856, the funds for the first meeting have been received and such meeting has been called for March 4.

Feb. 18. We have to-day received the schedules, order of reference and adjudication in the matter of Leander Weaver, Bankrupt No. 2861. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of the township of Pierson and his occupation is that of a farmer. The schedules show assets of \$1,400, with liabilities of \$1,611.50. 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:

Mrs. Edith Cramer, Howard City	\$1,400.00
Angel-American Mill Co., Owensboro, Ky.	900.00
Charles Sawtell, Pierson	250.00
Albert O'Donald, Howard City	22.50
A. F. Petrie, Pierson	11.00
Haskall Paint & Oil Co., Cleveland	28.00

Feb. 18. We have to-day received the schedules, order of reference and adjudication in the matter of Jeff Losinger, Bankrupt No. 2860. 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 plasterer. The schedules show assets of \$350, of which the full in-

terest is claimed as exempt, with liabilities of \$579.25. The first meeting of creditors has been called for March 4. The list of creditors of said bankrupt are as follows:

E. L. Heldebradt, Harbor Springs	\$50.00
G. W. Nelson, Harbor Springs	50.00
Jay Smeltzer, Harbor Springs	43.00
H. F. Melching, Harbor Springs	45.00
John Kniesley, Harbor Springs	19.25
A. G. Welbroek, Harbor Springs	15.00
Walrond, Friend & Casidy, Harbor Springs	75.00
John T. Starr & Co., Harbor Spgrs.	98.00
Prange & Co., Grand Rapids	116.00
Leo Sandler, Grand Rapids	38.00
A. L. Deuel, Harbor Springs	10.00
A. B. Boukus, Harbor Springs	unknown
Daniel Griffin, Harbor Springs	20.00

Feb. 18. We have to-day received the schedules, order of reference and adjudication, in the matter of August Spuguzzo, Bankrupt No. 2862. 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 merchant. The schedules show assets of \$2,725, of which \$300 is claimed as exempt, with liabilities of \$5,157.99. 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:

B. Williams, Lowell	\$84.00
City State Bank, Lowell	680.00
Mary Spuguzzo, Grand Rapids	2,100.00
Electric Light & Power Co., Lowell	17.00
X Cigar Co., Grand Rapids	24.28
A. E. Brooks & Co., Grand Rapids	32.00
B. Heller & Co., Chicago	24.50
Henry Gehring Co., Cleveland	26.50
E. J. Brach & Son, Chicago	195.41
Harry Meyer, Grand Rapids	33.01
Woodhouse Co., Grand Rapids	62.99
Lion Specialty Co., Chicago	28.90
Ellis Bros. Co., Grand Rapids	140.70
Ionis Candy Co., Ionis	46.20
A. R. Walker Candy Co., Owosso	107.55
Great Lake Coca Cola Co., Grand Rapids	18.30
C. W. Mills Paper Co., Grand Rap.	30.31
Hoekstra Ice Cream Co., Grand R.	425.85
Dr. Eugene B. Browning Co., Grand Rapids	17.50

Drs. Grant & Huizenga, Grand R.	67.00
E. B. Gallagher Co., Grand Rapids	67.00
Kent Grocer Co., Grand Rapids	10.64
Northern Ice Co., Lowell	10.30
Jimos Bros., Ionis	180.45
National Grocer Co., Grand Rapids	80.00
C. H. Runciman, Lowell	48.85
Club Cigar Store, Hastings	28.00
Dark & Sons, Grand Rapids	57.00
Holcomb & Hake Mfg. Co., Indianapolis	495.00

In the matter of Sol Jacobs and Hyman Adelberg, and New York Outlet, Bankrupt No. 2852, the first meeting of creditors has been called for March 8.

In the matter of Harry A. Stidd, and doing business as Van's Garage, Bankrupt No. 2801, the trustee has filed his final report and account and a final meeting of creditors has been called for March 5. The trustee's final report and account will be considered and an order made for the payment of expenses of administration, as far as the funds on hand will permit. There can be no dividends for general creditors.

In the matter of John Carrothers, individually, Bankrupt No. 2625, the final report and account of the trustee has been filed and a final meeting of creditors has been called for March 5. The trustee's final report and account will be considered and administration expenses paid as far as the funds on hand will permit. There will be no dividend.

Feb. 19. We have to-day received the schedules, order of reference, and adjudication, in the matter of G. Leslie Runner, Bankrupt No. 2862. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Shelby and his occupation is that of a merchant. The schedules show assets of \$14,088.11 of which \$2,050 is claimed as exempt, with liabilities of \$17,776.81. The first meeting of creditors has been called for March 9. The list of creditors of said bankrupt are as follows:

Taxes due State of Michigan	\$437.45
Ella Bates, Detroit	500.00
A. E. Souther, Petoskey	1,200.00
Adrian Hat Co., St. Louis	68.11
Bensham Mills, Inc., New York	100.35
Burnham Stoeple & Co., Detroit	22.35
Butterick Pub. Co., Chicago	121.82
Churchill & Webber, Shelby	2,200.00
Churchill, Walter H., New Era	43.16
Cooper, Victor E., Shelby	397.84
Crescent Leather Goods Co., Atlanta, Ga.	13.82
Dexter Garment Co., Holland	139.00
Economy Service, New York	30.08
Eade, G. W., Aurora, Ill.	59.41
Freedman, J. F., Cleveland	496.20
Fixler Brothers, Chicago	37.37
First National Bank, Hart	175.00
C. J. Farley & Co., Grand Rapids	1,319.46
Farm Bureau Extension News, Shelby	40.00
Dr. W. L. Griffin, Shelby	36.30
Dr. A. R. Hayton, Shelby	25.17
A. S. Hinds, Shelby	386.79
Hoge Montgomery, Franklin, Ky.	14.43
Kelley & Spellman, Shelby	269.98
Kunststadter Bros., Chicago	139.15
Lewellyn Bean Co., Grand Rapids	31.31
Mrs. Anna Long, Shelby	700.00

INSURED MORTGAGE Investments

Issued by the Mortgage Security Corporation of America in the form of insured mortgage certificates secured by

INSURED MORTGAGE BONDS
A National Security

6%

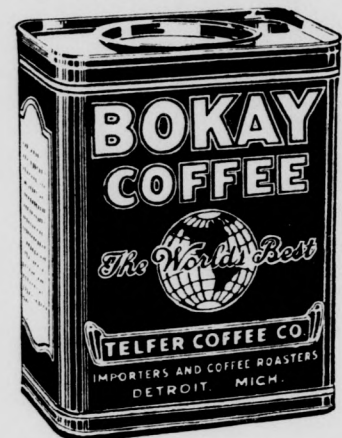
The basic security for these bonds is first mortgages upon completed and occupied structures in well financed, progressive cities in 23 states. Average loan \$7,000. Bonds issued against these mortgages are insured by the National Surety Co. Certificates issued in denominations of \$100 and upward are secured by these bonds. Priced 100 and interest to yield 6%.

A.E. KUSTERER & Co.

INVESTMENT BANKERS AND BROKERS

MICHIGAN TRUST BUILDING.
CITIZENS 4267 BRILL MAIN 2435

DELICIOUS



FIRE AND BURGLAR PROOF

SAFES

Grand Rapids Safe Co.

Tradesman Building

Mayer Boot & Shoe Co., Milwaukee	539.33
C. W. Mills Paper Co., Grand Rap.	358.59
M.W. Hosiery Co., Milwaukee	51.42
Moshontz Bros., Cleveland	28.00
Norman Textile Co., New York City	158.75
Chas. Osborne, Hastings	19.19
N. D. Pierce, Shelby	61.97
Rodebaugh, A. J., Philadelphia	257.00
Royal Pub. Co., Shelby	537.73
Richter & Phillips Co., Cincinnati	29.25
Selby Shoe Co., Portsmouth	246.16
Selby Lumber Co., Shelby	16.28
Co-Operative Association, Shelby	59.02
Spellman, L. H., Detroit	5,348.65
Steinler Paper Co., Muskegon	18.34
Standard Dress & Skirt Co., Chicago	40.25
Shelby Improvement Co., Shelby	50.00
Tallant, C. W., Shelby	69.36
Unruh Hattie, Estate, Shelby	120.00
Verran, H. E., Stamford, Conn.	43.02
Victor Vassar Knitting Co., Detroit	18.21
Van Lopik, G. P., Grand Haven	32.25
Waxman, Penner & Levine Co., Chicago	57.00
Wagoner Avery Co., Three Rivers	352.27
Churchill & Weber, Shelby	60.20
Feb. 20. We have to-day received the schedules, order of reference and adjudication in the matter of Harry H. Secore, Bankrupt No. 2863. 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 \$385.99 of which \$300 is claimed as exempt, with liabilities of \$1,075.88. 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:	
Russel Spencer, Charlotte	\$200.00
Chapman Fuel Co., Eaton Rapids	49.00
Mutual Oil Co., Adrian	158.84
Nat'l Refining Co., Kalamazoo	34.00
Reliable Fire & Accident Co., Muskegon	22.00
Hawkes Tire & Accident Co., Lansing	24.00
Kuenz Radiator Co., Jackson	19.00
City of Eaton Rapids, Eaton Rapids	21.00
Eaton R. Republican, Eaton Rapids	7.00
Niagara Lumber Co., Grand Rapids	56.00
Nat'l Bank of Eaton Rapids	54.00
Lacey Accessory Co., Grand Rapids	24.00
Brown-Sehler Co., Grand Rapids	2.94
Thompson Grocery Co., Charlotte	13.00
Colburn Fulton Co., Charlotte	7.00
Roy Andrews, Charlotte	56.00
Louis Boichot, Lansing	100.00
R. M. Hollingshead Co., Detroit	67.00
Fred Wallace, Grand Rapids	45.00
Western Gas & Oil Co., St. Johns	125.00

The Congress and the American People.

Grandville, Feb. 23—Conditions in this country have changed since the days of Cleveland and Blaine. We stand now in a peculiar position, seeing Congress vote the country into foreign entanglements contrary to the wishes of the people.

Must this shameful thing stand? Must the United States join a world court contrary to the wishes of a large majority of her people? It has been so decided by a vote of Congress.

With all the splendid opportunities for a comeback, the Democrats played into the hands of the court advocates and thus lost the chance to return to power. Both parties in Congress have made the record as against the wishes of the whole American people.

There is a redress, however, since a new Congress is to be elected this year. Fortunately for America that this is so. The world court, it seems, was a cut and dried affair between the members of both old parties. The few insurgents insurged all to no purpose, but that insurgency is now to be carried directly to the people where all power in a republic resides.

It will be a campaign of surprises. Democrats and Republicans alike are in for such a basting as has not been experienced in the history of the republic. Every man in Congress who betrayed his constituents and his country by voting the Nation into a foreign court will be quietly left at home this year. An almost entirely new Congress will grace the boards when the newly elected members take their seats.

A new step in history will be taken. Non partisan voting will do the trick. Democrats and Republicans alike were guilty of American betrayal, and that shame will be wiped off the record by the voters next fall. Every man, Republican or Democrat, who assisted by his vote in slurring the twice of Father Washington is a marked man, marked to stay at home hereafter so

far as representing the people in Congress is concerned.

The world court question concerns ALL America and not a section. North, South, East and West will stand together as patriotic Americans in this matter of straightening out the morals of their representatives.

Strangely blind have been the leaders of both parties, more especially the Democrats, who were down and out so emphatically. It had been an easy matter to reinstate themselves with the American people had they seen fit, but the opportunity was missed, since when it has become an individual instead of a party question, and the American people will not hesitate to answer it in no unmistakable terms when next they get a whack at law-making through the ballot box.

Men of all parties stand squarely with America against foreign court complications. Never before was such an opportunity offered for a non-partisan rally to the aid of the Nation. That it will be improved cannot be doubted.

Mussolini's vapors have sounded a warning which should not pass unheeded by our people. Even the rantings of a half mad ruler oft times have power to create no end of mischief. America has no wish and no intention of tying herself up with such cattle, to the end that at some future time European embroilment will be the means of ordering another armv of American boys across the ocean.

Because of new complications daily taking place in the East no doubt some of those members who voted to send America into the court have regretted their votes.

Non partisan America is overwhelmingly against this joining of a world court, and this majority will be heard. They have the making of Congresses and Presidents. They must be heard before we throw our influence into the tide and become a part of Europe's seething mass of discontent.

If the die is cast, and there is no chance to recede from the vote of Congress, then indeed are American lives and liberty in peril.

A new Congress, a new nation, everything new and up to date, that date recording American public opinion rather than the hidebound expressions of a dead and alive Congressman from the back country.

Congress has not been alive to its opportunities. It has failed lamentably in its duty to fellow citizens of the republic whose opinions were fully known from the recording of former balloting, and should have been respected.

Has our law making body at Washington a right to place the people in a false position before the world, and hold them to the letter of the bargain? If so, then it is time there was an overturning of the law-making forces of the Nation and a new order of things entered into at the earliest possible moment.

Individuals will suffer from this botched work of Congress. Parties may also suffer, but which party will get the worst of the bargain when there are so many sinners in both, is a question. Let it be understood, however that no man who betrayed his country into joining the world court shall ever darken the halls of National legislation one minute longer than chance for his removal in lawful manner comes about.

The American people mean business on this question. Millions of voters who honestly believe in American home interests as against foreign danger of embroilment, will not tamely submit to be made subject of barter and sale in this shameful manner.

Opportunity taken at its flood leads on to fortune.

Democracy had the opportunity and failed to grasp it. It now becomes the solemn duty of the individual citizen to assert his rights in the matter and put the Nation squarely on tenable ground.

Old Timer.

Another Addition To the Millionaire List.

Grand Rapids, Feb. 22—I am utterly unable to understand how you could publish a list of millionaires in Grand Rapids and overlook G. A. Hendricks, who is certainly worth nearer two millions than he is a million. Furthermore, Mr. Hendricks is a jolly good fellow who invariably stays by his friends and, incidentally, does not forget his enemies—if he has any.

Friend of Hendricks.

Special Request From Neighboring Town.

Casnovia, Feb. 20—Please do not publish a list of the millionaires in Casnovia, as they are very sensitive on that subject. I do not speak as one, but for them.

E. A. Webb.

\$3,250,000

Texas-Louisiana Power Co.

First Mortgage
20-Year
6% Gold Bonds
Series "A"

Dated January 1, 1926

Due January 1, 1946.

These bonds will be secured by a First Mortgage on all of the fixed property owned by the Company, which properties have an appraised valuation in excess of \$4,700,000, making this approximately a 70% Mortgage.

Net Earnings for the year 1925 were more than twice annual interest charges on these bonds, and it is reported that 80% of the Company's earnings are derived from the distribution of electric light and power.

Price 99 and Interest
to Yield Over 6%

HOWE, SNOW & BERTLES, INC.

Investment Securities
GRAND RAPIDS
NEW YORK CHICAGO DETROIT

Statistics and information contained in above, while not guaranteed has been obtained from sources we believe to be reliable.



Sidney Elevator Mfg. Co., Sidney, Ohio

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.

MOSHER SALES SERVICE
A Business Building Service
For Merchants
Wayland Michigan



STEADY SALES

Business Wants Department

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$4 per inch. Payment with order is required, as amounts are too small to open accounts.

For Rent—Large, desirable brick store in growing factory town of 3,500, \$35 per month. Almost any business would be successful. Mrs. Ella R. DePuy, Grand Ledge, Mich. 171

FOR TRADE—Or cash. Want marketable merchandise, groceries, building material. Have twenty acres fruit, woods. Car stops. Address Box 702, Saugatuck, Mich. 172

For Sale—Will sell separately or together. Best of opportunities. C. D. Garn, Woodland, Mich. 173

For Sale—Well established business of dry goods, ready-to-wear, and floor coverings. Strictly up-to-date store, brick building, best location in one of the best towns in Central Michigan. Reason for selling, other business interests require my attention. For full particulars address Geo. H. Chapman, St. Johns, Mich. 174

For Rent Or Sale—Drug store and fixtures. No opposition. Reason, death of owner. 800 population. Mrs. D. H. Meeker, Alba, Mich. 175

For Sale—Shoes, men's furnishings, notions. Fine location, outlying district. Priced right. Best city in state. Address 424 Maple St., Battle Creek, Mich. 176

For Sale—Best restaurant in Central Michigan. Two trunk lines, two railroads. Established six years. Good location and business. Address No. 162 c/o Michigan Tradesman. 162

For Sale—A very desirable stock of dry goods, groceries, and shoes in a good business town. Surrounded by good farming conditions. A well-established country trade, and would not sell if it were not on account of failing health. Building can be rented very reasonable, or bought if so desired. Address No. 164, c/o Michigan Tradesman. 164

For Sale—Small general stock and buildings. Post office connected. Box A, Hobart, Mich. 170
COAL FEED, GRAIN, POTATO, AND BUILDERS' supply business. Building and equipment. Good, going business. Retiring. Box 564, Gobles, Mich. 151

WANTED—GENERAL STORE IN SMALL TOWN—\$5,000—\$25,000 STOCK. ADDRESS NO. 156, CARE MICHIGAN TRADESMAN. 156

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.

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

CASH For Your Merchandise!

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

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

PEP, PUSH AND PROFIT.

Three Essentials To Every Month in the Year.*

Four months of good business, four months of fair business and four months of little or no business will never produce real profit in a retail hardware store. It requires twelve months of good or, at least, fair business to do the trick. So far as possible it is desirable to reduce the peaks and raise the depression so that an even load of business can be carried continually and then gradually to increase the amount.

The first essential is to have a stock of such variety that some items are always in demand; and a selling programme that will stress each item at the proper time or when sales resistance is most easily overcome. If we sell only hardware staples, business is just sure to be small in the winter months. We have added harness, lumber tools, stock foods, incubators, brooders, blankets, robes, heavy sleighs, ice tools, horse calks and many other similar items to help keep up our sales during January and February.

Inventory should be finished not started on the day after January 1. It is a very discouraging way to start the New Year. Clean up the old year with all of its troubles before December 31 and start after new business for the New Year on January 2.

This may seem like a hard job, but we know from experience that it is the only right way. How are we going to improve sales in the New Year if it requires all winter to finish a job that should have been done in the old year? A fast, snappy inventory, taken in a week or ten days is far more accurate than a lazy inventory taken in two months. Try the fast method once and you will never more go back to the old way.

We like to start the New Year with an After Inventory Sale. We select from our stock all the lemons that have not been moving and put them on our bargain table at a low figure. If they do not move at one-third off of regular price, we reduce the price every three days until sold. If they are real bad lemons and stay too long we conceal a few in each customer's purchases and get rid of them in that way, but go they must. Lemons are sour things to have around and if you cannot convert them into a sales lemonade you are out of luck.

Right after inventory lemon sales we go after the agricultural lime and fertilizer business in earnest. A good buyer and a good sales organization can add many dollars to the profit account with this heavy link during the so-called dead months. Sitting around the stove and growling about conditions do not help a bit. Get out among the boys and start something. Beaten paths are often traveled by beaten men. It pays to explore the comparative wilderness for sales opportunities. Why have a full sales force on the floor when customers are not so plentiful? Try sending part of the sales force outside after business when it does not come in. Too often we do not know what is happening around us and

the only way to learn is to get out and see.

Winter canvassing is very profitable both in immediate sales and the friendship acquired. For many years I drove over the Wayne county hills day after day and some of the best sales were made and the most profitable acquaintances and customers acquired while staying over night at a farm house many miles from the store.

It is necessary to see things from your customer's standpoint and it pays to see and study him in his own home or barn yard.

One of our star salesmen says. "If you can sell yourself and your business to a customer, it is not necessary to worry about where he will spend his money." He is absolutely right and one good way to do this is to get out and visit him at his home.

It is not prudent to confine ourselves too closely to hardware as some of us know it. Almost anything that our customers need and will buy is hardware to us. When our drug stores sell razors, flashlights and electrical specialties, our grocery stores galvanized ware, brooms and kitchen utensils and the Woolworth stores small hardware, it is time for the hardware men to read the handwriting on the wall, make a close survey of the situation and add lines that are in demand. Every city, town and village has great sales possibilities, but it is necessary to find them. It may be farm supplies, light plants, roofings, barn equipment, plumbing supplies, horse goods, auto accessories, factory supplies or some other line. Look the ground over carefully. Select the right one and then start your sales motor hitting on six and go after it. Pick out the lines that will fit in your dull months and the results will surprise you. It is just wonderful what a great difference a slight increase in sales will make in the profit account providing you make this increase in sales with intensive merchandising methods and do not materially increase your stock or fixed expense.

Increased volume of sales with the same or only a little more stock and expense is the whole secret of success in this or any other merchandising game. As our sales increase we can buy at a lower figure and this helps us to lower our retail prices and makes further increases in sales easier to obtain.

Of course it is necessary to more than sell. We must buy rightly, secure a proper profit, keep accurate records and do many other things—but primarily we must sell goods, and sell them at a profit. Selling is the essential—and if we do not increase our sales it is difficult to increase our profits.

After winter canvassing is well over why not fix up the old store in good shape. Have a thorough cleaning and write your customers to come in and look you over. Oh yes they will come! We know they will. We call this event in April of each year our big party and we entertained ten thousand customers last spring. We perhaps go to extremes with professional vaudeville, two orchestras, luncheon, cigars for the men, souvenirs for the ladies and candy for the kids. But you know

when a fellow has your sandwiches and coffee under his belt, a nickel cigar in his face and listens to some music your merchandise looks very good to him and is sure to impress him favorably. In the early years we made these big parties a selling event but now we just show the merchandise effectively and demonstrate its merits. Strange to say they have developed into the best possible business makers. Its worth trying. But if you do try this big party idea, loosen up a bit and enter into its spirit. If you do not the big party will be a failure.

Did you ever try selling by mail? You can do it. We started with a small circular and now issue a catalog of 180 pages. Our salesmen fill mail orders early in the morning and late in the afternoon. It does not require any extra help to materially increase the sales in this way. If you are interested I will be very glad to show you our way of doing it.

Getting all the business in sight is the best way we know to increase sales and reduce overhead. We get all we can get at a good profit, and then all we can at a fair profit. When neither of these desirable varieties are available we fill in with business varying a gross profit as low as 10 per cent. and even this business is worth while. We furnish belting to the factories in our city for direct shipment from the mill at a 10 per cent. profit and sell our blacksmiths who pay their bills promptly their supplies on the same basis. In fact we are glad to get all the business we can get on this basis providing shipments are made direct to customers and cash is paid for the merchandise. Overhead may be 20 per cent. but this kind of business carries less than 5 per cent. and the net profit is satisfactory.

Does your town need plumbers, tinners, harnessmakers, electricians or painters? If so why not furnish them at a profit? We have six plumbers, harness makers, electricians and tin roofers and we are considering the advisability of adding painters. These mechanics do not show us large profit on their labor as we pay them well but they do help us to sell a large quantity of additional merchandise at a profit. The point is to render an intelligent service that your community needs and you will be properly rewarded. This angle of merchandising is worthy of consideration.

A study of banking methods is of great assistance to the merchant who is desirous of increasing his business not only from the standpoint of securing the necessary help to finance his business but also for the reason that it will enable him to properly advise his customers how they may obtain bank loans for permanent improvements and pay him in cash for his merchandise. Many of us carry too many of our customers' accounts when the proper method is for the customer with credit to borrow from the bank and pay us in cash. A knowledge of banking principles will greatly assist every merchant in doing more business with the same amount of capital.

It is necessary to advertise all the time in every way. Newspapers, catalogs, circulars, sales letters are all good but sufficient attention must be

given to this important item to get results. Make the advertisements human, talk natural, be a regular fellow, tell your customers what you can do for them and how well you will do it. Most of our customers don't know how good we are. We must tell them and keep on telling it continually to get results.

Why not put a little intelligent enthusiasm in the old selling game? I like that word "Pep," it means enthusiastic enthusiasm. Customers like to buy from the fellow that wants to sell. We all want to sell. Why not let the customer know it?

If we will furnish the Pep and Push the customers will provide the Profits.

Tribute To the Late Thomas F. Carroll.

Mr. Carroll touched life with singular completeness, and wherever he touched it, he made himself felt. As a lawyer, as a politician in the higher sense of the expression, as a banker, as the designer of a great constructive enterprise in the transportation field, he was a major force. He both planned great matters and led them. He saw big things in a big way; and what he did for the development of commerce and shipping by constructing the Muskegon interurban gave him a place as one of the chief instrumentalities in the development of Western Michigan.

Mr. Carroll himself confessed a preference for simple living. This in no sense meant that he lacked the social instinct. On the contrary, he sought his fellow men and knew them. He liked to work with them and play with them. He was the friend and comrade of all sorts and conditions of people. It was not to be expected that all would see eye to eye with a person so positive, so aggressive as he, or so blunt as he sometimes could be, but those who came into contact with Thomas Carroll, of necessity accorded him respect; and he was an object of genuine and deep affection for many thousands.

Because of his colorful nature, it was inevitable that among his friends and associates, Mr. Carroll should extract the tribute of more or less informal and picturesque characterizing expressions which varied according to the differences in the cultural or social status of the people applying them. They were a significant revelation of the sharp impress the man made upon those with whom he came in contact. It was equally inevitable also that the vivid play of his imagination and the pungency of his speech on occasion should make Mr. Carroll the subject of many a half merry, half affectionate anecdote and legend as the years passed. And as a man of heart who understood and loved his fellow human beings, he continually touched deeper responsive notes.

Thomas F. Carroll will live in memory both as a force in the up-building of human affairs and as a human personality. With his passing, a part of the vital spirit of Grand Rapids seems to have gone away.

You can compete with the peddler and you know it. But your public does not know it.

*Paper read at annual meeting Michigan Retail Hardware Association by Robert J. Murray, of Honesdale, Penn.