

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-third Year

GRAND RAPIDS, WEDNESDAY, MARCH 3, 1926

Number 2215

Most Beautiful Will Ever Written

I, CHARLES LOUNSBERRY, being of sound and disposing mind and memory, do hereby make and publish this, my last will and testament, in order as justly may be, to distribute my interest in the world among succeeding men.

That part of my interest which is known in law and recognized in sheep-bound volumes as my property being inconsiderable and non-account, I will make no disposition of in this, my will. My right to live, being but a life estate, is not at my disposal, but these things excepted, all else in the world I now proceed to devise and bequeath.

ITEM. I give to all good fathers and mothers, in trust for their children, all good little words of praise and encouragement, and all quaint pet names and endearments, and I charge said parents to use them justly, but generously, as the needs of their children shall require.

ITEM. I leave to children inclusively, but only for the term of childhood, all and every flower of the fields and blossoms of the woods with the right to play among them freely, according to the customs of children, warning them at the same time against thistles and thorns. And, I devise to children the banks of the brooks and the golden sands beneath the waters thereof, and odors of the willows that dip therein and the white clouds that float high over the giant trees.

And I leave to the children the long, long days to be merry in, in a thousand ways, and the night and the train of the Milky Way to wonder at, but subject nevertheless, to the rights herein after given to lovers.

ITEM. I devise to boys, jointly, all the useful, idle fields and commons where ball may be played, all pleasant waters where one may swim, all snowclad hills where one may coast, and all streams and ponds where one may fish, or where when grim winter comes, one may skate, to hold the same for the period of their boyhood. And all meadows with the clover blossoms and butterflies thereon; the woods with their appurtenances, the squirrels and the birds and the echoes and the strange noises, and all the distant places which may be visited, together with the adventures there found. And I give to said boys each his own place at the fireside at night with all pictures that may be seen in the burning wood, to enjoy without let or hindrance or without any incumbrance of care.

ITEM. To lovers I devise their imaginary world, with whatever they may need, as the stars in the sky, the red roses by the wall, the bloom of the hawthorn, the sweet strains of music, and aught else they may desire to figure to each other the lastingness and beauty of their love.

ITEM. To young men, jointly, I devise and bequeath all boisterous, inspiring sport of rivalry, and I give to them the disdain of weakness and undaunted confidence in their own strength. Though they are rude I leave to them the power to make lasting friendship and of possessing companions, and to them exclusively I give all merry songs and grave choruses to sing with lusty voices.

ITEM. And to those who are no longer children or youths or lovers, I leave memory and bequeath to them the columns of the poems of Burns and Shakespeare and of other poets, if there be others, to the end that they may live the old days over again, freely and fully, without tithe or diminution.

ITEM. To our loved ones with snow crown I bequeath the happiness of old age, the love and gratitude of their children until they fall asleep.

This will was found in the pockets of an old ragged coat belonging to an insane patient of the Chicago poorhouse. He had been a lawyer and the will was written in a firm, clear hand on a few scraps of paper. So unusual was the will that it was read before the Chicago Bar Association, which ordered it probated, and it is now on the records of Cook County, Illinois.



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]

MICHIGAN TRADESMAN

Forty-third Year

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.

Subscription Price.Three dollars per year, if paid strictly
in advance.Four dollars per year, if not paid in
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issues a year or more old, 25 cents; issues
five years or more old 50 cents.Entered Sept. 23, 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.**Items From the Cloverland of Michi-
gan.**

Sault Ste. Marie, Mar. 2—The members of the Soo Hiking Club were guests of William Maxwell at the Shallows Sunday. An elaborate chicken dinner was served. Dave Williams and Harry Everett, understudies of Robt. Creib, the well-known chef, prepared the dinner. Mother's cooking had nothing on them. Mayor Supe acted as head waiter, as well as custodian of the funds. George Bailey, the official trail blazer, escorted the Club through the woods to the cabin and back down the Saint Mary's river. The discussion of city affairs was taken up by Nelson Hall and some valuable information as to the city's finances was given.

Our new Chief of Police seems to be a live wire. He has stirred up many things in the city. His latest is the disposing of all of the slot machines installed in many of the business places dispensing mints, gum, etc. the cleaning up of the pool rooms, allowing no high school students in the pool rooms, the closing up of the Grand Saloon, which has been somewhat shady for some time. It looks now as if we will have a safe place in which to live.

H. M. Gilbert, district manager of the Detroit Life Insurance Co., is a business visitor here for a few days, coming from Hubbell, where he now resides. Mr. Gilbert was a former resident of the Soo.

When a man can support two children he has ten. When a man can support ten children he has two.

When some factories get a lot of something they don't know what to do with we have a new breakfast food.

Joseph Walker, senior partner in the Soo Builders Supply Co., has purchased the buildings formerly occupied by the D. H. Stratton handle factory and will use them as storage and cement plants. Mr. Walker is very optimistic over the future of his home town. The White Lumber Co. plant will be in operation here shortly and with the big tourist business coming, he expects the building business will experience a boom.

Roy Cook, of 604 Elizabeth street, was hunting on Sugar Island last week and shot a silver gray fox, the pelt of which is worth in the neighborhood of \$300. Not so bad for a day's sport.

John Novak, Escanaba's local as-

tronomer, blames the sun for poor radio results. "It has been a season of sunspots," said Mr. Novak. "They have been particularly frequent and numerous for the last two or three months." Looking through his big telescope at the sun last week as many as twenty spots could be counted. It is a well known fact that these spots have more or less influence on the weather and on such electrical phenomena as the aurora borealis. It seems to him to be perfectly natural that they should take some of the blame for the noisiness of radio reception. He has kept a daily record of the condition of the sun and simultaneous radio conditions over a long period and is convinced that there is a direct and convincing connection between sun spots and radio conditions.

J. R. Berry, the well-known merchant of Strong's, was a business visitor here last week. He reports a fair trade during this winter.

James McManman, of Saskatoon, Canada, stopped off here for a day last week, returning from Toronto. He is going to Milwaukee, his old home town, on a visit for a few days before returning to the Northwest. Jim likes the Northwest, says that the farmers are prosperous on account of the high price of wheat, and considers a young man's success as assured there. He has built up a prosperous business in the four years he has lived there and expects to remain and grow up with the country. William G. Tapert.

Shabby Trick Weather Man Played.

Boyne City, March 2—We have had a fine winter—so far. Not much snow, not very cold, no sloppy, thaws, roads open for traffic in every direction except "over the hill" toward Gaylord and Cadillac. We have had no severe storms and everybody has been contented and happy. Usually, when we have an open winter, so-called, it is a succession of severe cold spells and nasty sloppy rainy thaws. Not so this year. It has been good winter weather. It has, of course, been some cooler than Florida, nor have we been picking strawberry blossoms, as they report doing in Alaska.

This was what we were going to write last week, and upon the strength of the then prevailing conditions, we begged a ride to Cheboygan with some friends. Last Wednesday afternoon we started after dinner and made a very enjoyable trip. While our friends were attending to business we strolled out to take a look at the city. The day was beautiful and the sun had shown brightly all day, but as we strolled along, a long fixed habit led us to take a glance at the Western sky. Consternation seized us, for guarding the westering sun were a pair of most vividly brilliant sun dogs. Far from our snug harbor, the homeward way traversing a waste of snow, and a blizzard coming, just as sure as the rising sun.

The next morning, as soon as possible, the homeward journey was started, in a rising Northwest snowstorm. We had a driver. What is a driver? The road gradually got deeper and deeper with snow. Finally, after negotiating a mile of road with the help of a team, we got stuck completely, backed out of a drift that covered the radiator, put our car into storage and

waited for the train to bring us home, thankful that we could get a train. We read, that morning that M-11 was open from Grand Rapids to Mackinaw. It sure is not now. Every road in the district is blocked and it is still snowing and blowing.

But then, we are getting a lot of water for our spring crops and it is a sure thing that the sun is coming back and winter cannot much longer push back the rising tide of the new year. Charles T. McCutcheon.

**Aim to Secure Reputation For Quality
Eggs.**

The egg dealers of the city have entered into an agreement with each other to bring about greater uniformity in the quality of the eggs they handle. In line with the agreement they have issued the following circular to the trade of Western Michigan:

On and after March 15, 1926, this house will purchase current receipt fresh eggs on a graded basis, as follows:

1. A case of eggs must weigh 55 pounds gross without the cover.
2. All rots and shortages will be deducted.
3. From April 1 to September 1 a deduction of 5c per dozen will be made for dirties, chex, and small or pullet eggs, and proportional to the price during the remainder of the year.

4. When deliveries come in we will hold out \$1 per case, payment of this balance to be made as soon as they have been rehandled. We are obligated to use the above manner of buying because in the past too many poor eggs have been mixed with what was supposed to be first quality fresh stock.

This method will not work a hardship on anyone, but will put everyone on his mettle and eventually give Western Michigan the reputation which it deserves of producing quality eggs.

Co-operation will do it.

Let every one do his share.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State: Tucker Land Co., Detroit.

Middle-West Rubber Corporation, Detroit.

White Brothers Lumber Co., Boyne City.

Michigan Tag Co., Grand Rapids.

Snead & Co., Detroit.

Hammond & Co., Tecumseh.

Everybody's Pool Room, Detroit.

Kirby Development Corporation, Detroit.

Bee-Clan Gardens Co., Detroit.

Capital Realty Investment Co., Detroit.

Schoenfeld & Schoenfeld, Inc., Detroit.

Peter A. Miller & Co., Detroit.

Fritz Tire & Accessories Co., Grand Rapids.

Jackson Metal Products Co., Jackson.

Kit Piston Ring Co., Muskegon Hts.

Motor Products Corp., Detroit.

E-J-S Co., Detroit.

Herrick, Auerbach & Vastin, Inc., Detroit.

Benjamin M. Bond Realty Co., Detroit.

William J. Malloy & Co., Detroit.

Houdaille Co., Detroit.

Peculiarities of Canned Goods.

One of the troubles with the canned food market is that there are too many packs that are neither one thing nor the other. Yet, because they are present, they have an unfavorable influence on the situation. Another defect is that there was an over-pack of peas, corn, tomatoes and string beans, to mention a few items, where in other seasons there has been a surplus of only one article, which tended to make it cheap and taken as a substitute for the others less abundant and relatively higher in price. There is keen competition among retailers to offer staples at low prices and too often the question of cost to the consumer is given first consideration. Distributors buy, as a rule, for cost and not for quality, and a poor can of merchandise is a handicap to subsequent sales of the same and of other commodities.

There is a growing enquiry for replacements of all sorts, indicated by the fruitless efforts to acquire the items which are scarce, but when it comes to the big packs the demand is hand-to-mouth and the buyer beats down the canner to the last nickel. Quick action, however, is needed where the canner is cleaning up odds and ends of the scarcer items as they are often sold before a tardy buyer gets in his confirmation.

World Rice Prospects Good.

Indications still point to a large world rice crop, exclusive of China. Production in ten countries reporting for the whole or part of their crop and which last year produced 33 per cent. of the world total exclusive of China is now estimated at 20,273,000 short tons, against 20,446,000 in 1924, a decrease of only 1 per cent. That decrease is the result primarily of a decline of 28 per cent. in production in the Philippine Islands from 1,283,000 short tons last year to 918,166 short tons for 1925. It is probable that in India, the world's largest rice producer, production will be the same or slightly larger than the 34,720,000 short tons produced last year. All of the figures quoted refer to cleaned rice.

Saginaw—Fire damaged the Kaufmann Bakery, 108 South Eleventh street, to a considerable extent, Feb. 28. No insurance was carried. The building was also damaged and was partially covered by insurance.

Detroit—The Gratiot Machine, Tool & Manufacturing Co., 3524 Gratiot avenue, has been incorporated with an authorized capital stock of \$50,000, of which amount \$4,200 has been subscribed and paid in in cash.

Lawton—A. J. Garlick, recently of Marion, Ohio, has engaged in the jewelry business in the First National Bank building.

IN THE REALM OF RASCALITY.

Cheats and Frauds Which Merchants Should Avoid.

Paul Case of Brockton, Mass., advertised in the daily papers as follows:

"While in France with the American Army I obtained a French prescription for the treatment of rheumatism and neuritis. I have given this to thousands with wonderful results. The prescription cost me nothing. I ask nothing for it. I will mail it if you will send me your address."

We answered this advertisement and received a form letter and other literature which contains a sort of autobiography of Paul Case. His letter goes on to state as follows:

"I have made arrangements with a reliable laboratory to keep the tablets on hand, made according to the prescriptions, of reliable stock, at nominal cost. The day I receive your letter I can mail them parcel post. You can mail me \$1.50 and I will send you treatment enough to last ten days."

Case also sends to enquirers a formula for asthma treatment and one for liver ailments. He claims that the prescription for rheumatism was given to him by a French physician, one Dr. Beaupre. Upon this point the American Medical Association says:

"By a curious coincidence this marvelous treatment for rheumatism used by the French doctor, is strikingly similar to the preparations used in the fraudulent treatment exploited by Paul Case's father, Jesse A. Case, before the Government interfered with that lucrative swindle. The prescription for the rheumatism tablets of Paul Case among other ingredients calls for colchicum root and sodium salicylate, the main ingredients of the rheumatism tablets of Jesse A. Case. The formula for Paul Case's liver tablets accessory calls for cascara, aloin, podophyllin and sodium bicarbonate, which were also ingredients of the liver tablets of Jesse A. Case."

In 1919 the Government interfered with the scheme, declaring it to be fraudulent, and denied Case, Sr., the use of the mails. We are informed that Case filed an affidavit, swearing that he had discontinued the selling of his rheumatism treatment and declaring that it would not be revived at any time in the future. We are informed that on the strength of this affidavit the Post Office Department revoked the fraud order.

Kalamazoo, March 2—A check for \$130.50, said to have been refused by a Vicksburg bank was given to Jesse J. Hudson, salesman for the Howard J. Cooper Co., last Thursday, in payment for a used car, according to reports received by the police. The check was signed H. J. Clark and police say the man's description corresponds with that of Harry Clark, who earlier in the week passed a worthless check at the Home Furnishing Co. No trace had been found of the man or the car which he received when he gave the check.

Perhaps you have seen the following advertisement inserted under "Help Wanted Female":

"Ladies earn \$25 week at home, spare time addressing cards. No canvassing or experience necessary. A two cent stamp brings a very interest-

ing information. Write immediately. Interstate Sales Co., 6309 Yale avenue, Chicago."

Investigation by the Tradesman discloses that the advertisers are operating what they describe as a news clipping bureau, the plan of operation of which is sold to respondents to their advertisements for \$1. The plan consists in clipping newspapers and mailing post cards to persons mentioned in the clippings advising them that for 25 cents they will be forwarded a news clipping pertaining to their activities.

The Quality Silk Hosiery Co., Norristown, Pa., inserted an advertisement in the classified columns of one of the local newspapers which read as follows:

"Men, Women—Sell fashioned and full-fashioned silk hosiery direct to wearer. Best proposition in America. Particulars free. Quality Silk, Box 122, Norristown, Pa."

We replied to this advertisement and received a complete set of literature which we forwarded to the National Better Business Bureau for investigation. It developed that they were not in fact manufacturers and, therefore, were not entitled to use the term "direct to wearer" in their advertising. Assurance has been given that language representing themselves as manufacturers will be abandoned in their future literature.

Chain selling schemes are still reaching Michigan merchants through the mails, but we believe that the response to their efforts is negligible.

One of the latest to come to our attention is that of the Acme Trading Co., of 414 Superior avenue, Cleveland, Ohio. Their form letter opens up negotiations with the trite statement, "Because of your standing in your community, you have been selected to receive," etc. In this case "the gift" is a bond which is alleged to be worth \$22 to the recipient. "This bond will enable you to get absolutely free a twenty-six piece set of genuine William Rogers & Son silverplate worth \$18, and in addition to this famous silver set you will get \$4 in cash."

"All we ask you to do is introduce to only four of your friends our silverware advertising plan. There is no work connected with introducing our plan, only pleasure, for you do an everlasting favor for each friend whom you acquaint with it. By our amazing plan your friends can obtain, for only \$1, a regular \$18 set of genuine William Rogers & Son silverplate."

Along with this generous offer the Acme Trading Co. encloses what appears to be a contract, attached to which are four coupons which the recipient is asked to sell. The wonderful plan is explained in detail and appears to be practically the same as all of the so-called endless chain contracts which are already familiar to most readers of the Tradesman.

The Merchants Protective & Service Association, of Cincinnati, Ohio, has contracted with a Michigan merchant for a consideration of \$25:

1. To render said merchant, through its attorneys and counsel, advice on all legal matters pertaining to said mem-

ber's personal and business affairs without charge.

2. To furnish said merchant without charge its service in drafting all legal papers necessary to said merchant's business.

3. To provide said member with free court service.

So on and so forth, all free.

The merchant is now desirous of taking advantage of some of this free service, but he finds that the contract does not give the Association's address in fact, he has no inkling whatsoever of how to get in touch with them. The Cincinnati Better Business Commission has checked their directories, but finds no trace of the men who are said to be at the head of the "Association."

Rights of Consumer Should Be Respected.

Grandville, March 2—Dr. Wiley has protested the enactment of the Beck bill adding a 10 cent tax on oleomargarine. The plain object of which is to drive all oleo products off the market. It is aimed to conciliate those selfish butter makers who seek to keep up prices at the expense of the consumer.

A large share of taxation in these modern times seems to be aimed at that goat, the consumer, and in favor of the producer. Of course, this is the worst kind of class legislation, yet our lawmakers seem unable to get out of that rut which is forever aiming to please his immediate constituents at the expense of those in his neighbor's vineyard.

Who is the consumer? Has he no rights which the producer, who seems to have the ear of Congress, is bound to respect?

It is proposed to place a 10 cent tax on oleo, the plain object being to drive the manufacture of oleo out of existence, all of which is in the interest of the cow butter makers who selfishly desire the whole butter trade.

Even if butter was all good there might be a scintilla of excuse for so bald a proposition, but everybody who is at the head of a household knows there is nothing more nauseating and unwholesome than cow butter unsanitarily manufactured—and there is a lot of such on the market to-day.

Good dairy product stands undeniably at the head, but when it is remembered that only a small part of such product comes under this head, and that oleo as at present produced is far and away ahead of poor butter, by what right can anyone advance the idea of driving out wholesome oleo to make room for diseased butter, however genuine the latter may be?

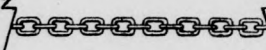
The price makes oleo the poor man's spread for bread and any congressional enactment that deprives him of it will be justly resented by the American people.

Further says Dr. Wiley: "Millions of pounds of butter made from rotten cream now are on the market and go into consumption under fancy dairy names."

Instead of driving out wholesome oleo, would it not be well to aim an attack on this dangerous product which is plainly unwholesome for human consumption? This butter, Dr. Wiley says, is undoubtedly adulterated butter and is covered by a law already in existence, but not a single pound is marked adulterated or pays the tax laid on such butter.

Further says the Doctor, "The evident purpose of the Beck bill is to make it impossible to manufacture and sell oleomargarine. This product is a legitimate article of commerce and just as much a farm product as butter."

Now then, where do we stand on this question of the right of the consumer to purchase his wholesome oleo in the open market? Millions of American citizens are purchasers of oleo, and in so doing they not only get

K  **K**

\$50,000,000

**GENERAL
MOTORS
ACCEPTANCE
CORP.**

Five Percent Serial Gold
Notes, Due 1927 to 1936,
at Prices to Yield

5% to 5½%

Business of this corporation is financing the sales, through dealers, of the General Motors Automobiles, Buick, Cadillac, Chevrolet, Oakland, Olds, Pontiac and GMC Trucks, Frigidaire refrigerators and Delco Lighting plants. Has capital of \$13,500,000 undivided profits and surplus \$6,750,000 and acceptances of \$116,280,760. Dividends since 1922 have averaged 12% annually. Notes in coupon form, \$1,000 denominations.

A.E. KUSTERER & Co.
INVESTMENT BANKERS
AND BROKERS
MICHIGAN TRUST BUILDING.
CITIZENS 4267 BELL MAIN 2435

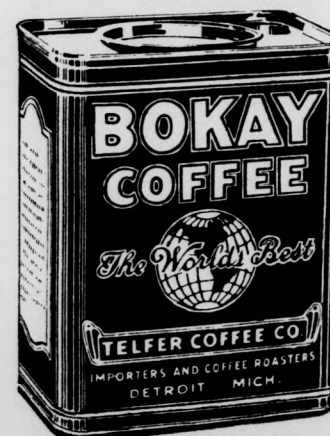
**FIRE AND
BURGLAR
PROOF**

SAFES

**Grand Rapids
Safe Co.**

Tradesman Building

DELICIOUS



a wholesome product for their tables, but save a considerable expense besides.

Once for all the consumer should warn the Congressmen who are planning this raid on a legitimate business to desist.

It cannot be possible that Congress will attempt to distress millions of people at the nod and beck of butter makers in this land of the free.

The rights of the common people are threatened. Butter is all right in its place, but that is not on the table of the man or woman who chooses to use a wholesome imitation which many have declared superior to the genuine article.

Dr. Wiley has spoken a genuine word of warning; let the people take heed and see to it that the rights of the consumer are not sacrificed for the purpose of ruining one industry in order to inflate the profits of another.

When we know that oleo as a substitute is much more wholesome and appetizing than many grades of real cow butter how can we insist on destroying the one and forcing the other onto the market.

Butter from many kitchens isn't any too clean. We know that butter made from vegetable products, cleanly prepared, is preferable, and the citizen who prefers his oleo should insist on having it without having the price boosted by an unjust tax.

The consumer stands on an equal footing with the producer. Both are entitled to justice, which would not be the case if this Beck law ever became an enactment by Congress.

It is a fact that nothing in the food line is any more enjoyable than genuine, sweet country butter, fresh from the milkhouse of the neat farmer housewife, and there is no intent in this article to gainsay this fact. Even so, the consumer should not be denied the right to purchase an imitation, equally wholesome, if his purse does not justify a larger expenditure. Genuine sweet dairy butter will never go begging in any market. It has not to stand on any other platform than that of its own merit to win the highest price from satisfied customers.

Nevertheless there is butter, and butter.

Poor butter or good oleo, which? There can be but one choice. As a one-time country dealer I might a tale unfold as to the various brands of dairy butter which come on the market, but refrain from doing so out of respect for many who may not be wholly to blame for their shortcomings in this respect.

Oleomargarine is a necessity for the poor man's table and no law should be enacted which will take from him the right to purchase this article in the open market at a price he can afford to pay.

Every tub should stand on its own bottom. Sweet country butter has no need to war upon oleo in order to win a place in the open market for its sale.

Old Timer.

Improvement in Hosiery Slow.

While the tendency toward broader business in hosiery is slow in making itself felt in some parts of the country, it is there none the less. On the whole, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers, the market must still be described as quiet, but the trend toward freer operations by the jobbing trade is unmistakable. As now outlined, the course of events during the next few months will be a slow, steady improvement in Spring business as jobbers regain confidence in current quotations, ending in a rush of orders and details toward the close of the season.

*This Company Was Organized in
1889 for the Express Purpose of
Acting as*

**EXECUTOR
ADMINISTRATOR
GUARDIAN
TRUSTEE
ASSIGNEE
RECEIVER
AGENT**



THIS was the first Trust company organized in Michigan.

Being a corporation, it never dies and always is in its office.

Its complete organization enables it to give the best possible service to large and small estates at minimum cost.

Its officers and department heads have had many years' experience.

It is not susceptible to illness, death or change of residence, as is an individual.

Property such as real estate, mortgages, bonds, stocks or business undertaking immediately is distributed in its various departments, and placed in the charge of experts.

Being a corporation, this company is impersonal and is not influenced by family disagreements.

The intricate task and worry of the administration of an estate would be a burden to impose upon your wife, child or friend.

This company will not resign or refuse to act because of a caprice or simple request of the person to be protected, but can be depended upon to see that your wishes and instructions are carried out to the letter.

It gives the same careful attention to a small estate that it does to a large one.

It renders regular reports of all Trusts to the beneficiaries and also to the Court having jurisdiction.

Its system of accounting is simple, accurate and complete. Many Trust companies have endeavored to copy it.

This company is equipped to handle estates and properties in any County in Michigan.

It has qualified for doing business under the laws of many of the States and in British Columbia.

This often is a great advantage in handling estates having property outside of Michigan.

It keeps the property of each estate entirely separate and distinct from its own assets and from the assets and property of every other estate.

It confines its energies and efforts to doing a Trust business.

It is not a bank and does not do a commercial nor savings bank business.

Its experts personally investigate all investments made by it of Trust funds.

It has a ready market for investments made by it of Trust funds which enables it to meet the requirements of beneficiaries.

Its charges for administering estates are regulated by law and are the same as allowed to an individual.

Its charges for acting in other capacities may be and usually are designated in the Trust Agreement.

In all estate matters it is under the control of the Probate Court having jurisdiction.

Where conditions will warrant, it advances funds to an estate or Trust whenever necessary to prevent its assets being sacrificed.

It will give your estate and affairs immediate, careful attention upon your death, relieving your family of this burden at this most critical moment.

It will give your estate the benefit of all of its experience and all of its machinery for handling such proceedings without additional expense.

It is subject to frequent and thorough examinations by its own directors and by public authorities.

All investments for Trust funds are made AT COST and WITHOUT PROFIT to the Michigan Trust Company.

We would like to send you the last issue of our booklet

"Descent and Distribution of Property"

**THE
MICHIGAN TRUST
COMPANY**
GRAND RAPIDS, MICHIGAN

The First Trust Company in Michigan

MOVEMENTS OF MERCHANTS.

Newberry—The Michigan Pole & Tie Co. succeeds C. D. Zagelmeier in business.

Pontiac—George A. Bauchat succeeds Bauchat & Cowan in the lumber business.

Pontiac—The Marcero Mercantile Co. has changed its name to J. L. Marcero & Co.

Cassopolis—Clark & Hayden, Inc., has changed its name to the Hayden Motor Sales, Inc.

Herman—The Farmers Co-Operative Association has increased its capital stock from \$5,000 to \$20,000.

Detroit—Siegel & Kohen, 7728 West Jefferson avenue, boots, shoes, etc., has filed a petition in bankruptcy.

West Branch—The Diamond Lumber Co. has been incorporated with an authorized capital stock of \$400,000.

Detroit—The Detroit Sanitary Supply Co., 5905 Second avenue, has changed its name to the Desanco Manufacturing Co.

Laingsburg—Fire of unknown origin completely destroyed the plant of the Farmers' Elevator Co., entailing an estimated loss of about \$30,000.

Detroit—Chas. W. H. Robinson, Inc., 231 West Jefferson avenue, wholesale dealer in nuts, has increased its capital stock from \$25,000 to \$50,000.

Adrian—The Parker Auto Sales, has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Caledonia—Orolo Good has purchased an interest in the Nelson B. Good & Co. garage, auto parts and supplies business and will devote his entire attention to the business.

Wayland—Arthur Beall, of Beall Bros., died at his home, Feb. 26, following a sudden attack of gall stones. Beall Bros. have conducted a general store here for the past twenty years.

Newberry—Gormely & Rahilly, grocery and meat dealers, have dissolved partnership and the business will be continued by J. P. Rahilly, who has taken over the interest of his partner.

Lansing—The Field & Moore Pharmacy, 528 West Maple street, has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in property.

Kalamazoo—The Arro-Lock Roofing Co., 417 North Burdick street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$2,000 has been subscribed and paid in in cash.

Marcellus—The Marcellus Lumber Co. succeeds Isaac M. Smith & Son in business and has been incorporated with an authorized capital stock of \$30,000, \$14,000 of which has been subscribed and paid in in cash.

Paw Paw—Legerveld & Bogard, Inc., has been incorporated to deal in automobiles, tractors, parts and accessories, with an authorized capital stock of \$25,000, \$21,000 of which has been subscribed and paid in in cash.

Ontonagon—The Gitche Gumme Oil Co. has been incorporated to deal in petroleum products at wholesale and retail, with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and \$1,000 paid in in cash.

Carson City—The Carson City Mo-

tor Sales has been incorporated to deal in automobiles, tractors, trucks, parts and supplies, with an authorized capital stock of \$16,000, all of which has been subscribed and paid in in cash.

Saginaw—The Saginaw Arch Preserver Shoe Shop, Inc., has been incorporated to deal in shoes and hosiery at retail, with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,500 paid in in cash.

Jackson—The Wm. H. Yocum Co., Inc., 167 West Michigan avenue, has been incorporated to conduct a department store, with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Lowell—The Sugar Bowl, August Spugazza proprietor, which was closed under a chattel mortgage for several days, has been purchased by Claude Streeter, who has taken possession and will continue the business under his own name.

Saginaw—The Superior Motor Sales 2800 South Washington avenue, has been incorporated to deal in automobiles, trucks, parts, etc., with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit—The Reliance Signal Co., 7755 Grand River avenue, has been incorporated to deal in electrical and mechanical appliances, with an authorized capital stock of \$5,000, all of which has been subscribed, \$2,500 paid in in cash and \$1,500 in property.

Traverse City—The Brown Lumber Co., Lake and 10th streets, has merged its business into a stock company under the style of the Brown Lumber & Supply Co., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Munger-Guthrie Brand Lumber Co., 124 South Military avenue, has been incorporated to conduct a wholesale and retail business with an authorized capital stock of \$50,000, of which amount \$19,800 has been subscribed and \$8,800 paid in in cash.

Detroit—The Grand River Oil Co. has been incorporated to deal in petroleum products at wholesale and retail, with an authorized capital stock of 5,000 shares at \$10 per share, of which amount \$15,000 has been subscribed, \$6,500 paid in in cash and \$8,500 in property.

Utica—Church & Church have merged their fuel, lumber and grain business into a stock company under the style of the Auburn Heights Lumber & Coal Co., with an authorized capital stock of \$50,000, of which amount \$15,000 has been subscribed and \$1,500 paid in in cash.

Detroit—Meininger Bros., 5643 Grand River avenue, have merged their retail hardware business into a stock company under the style of Meininger Bros., Inc., with an authorized capital stock of \$7,500 common and \$15,000 preferred, all of which has been subscribed and paid in in property.

Detroit—The Universal Salvage Co., 5156 Grand River avenue, has merged its business into a stock company under the style of the Universal Salvage & Truck Co., with an authorized cap-

ital stock of \$25,000, all of which has been subscribed and paid in, \$377.19 in cash and \$24,622.81 in property.

Detroit—The Sass Dairy Co. has merged its business into a stock company under the style of the Anderson & Sass Dairy Co., 9150 12th street to manufacture and deal in dairy products with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in, \$4,312.91 in cash and \$25,687.09 in property.

Detroit—The Asbestos Building Corporation, with business offices at 1012 First National Bank building, has been incorporated to deal in asbestos products, building material, etc., with an authorized capital stock of \$5,000 common and 1,500 shares at \$1 per share, of which amount \$1,500 and 1,000 shares has been subscribed and \$1,000 paid in in cash.

Detroit—Daniel T. Crowley has become President of the wholesale dry goods jobbing house of Crowley Bros., Inc., in place of the late Joseph J. Crowley. R. A. Beuhler, who has been with the firm many years, has been appointed credit manager. The new President, in a letter to the trade, advises that the house will continue to stock complete lines and serve the trade as heretofore.

Sault Ste. Marie—The annual report of the Soo Co-Operative Mercantile Association shows that the sales during 1925 were \$551,367, a gain of \$51,838 over the year before. The gross profit during 1925 was \$30,541.82. It was decided to increase the capital stock from \$50,000 to \$100,000, which will enable the organization to expand its annual sales to \$600,000 or better. The Association has added catering to its other lines, with very satisfactory results.

Manufacturing Matters.

Stambaugh—The Triple Auto Light Co. has increased its capital stock from \$8,000 to \$25,000.

St. Clair—The Comet Coaster Wagon Co. has changed its name to the Albion Manufacturing Co.

Detroit—The Acme Clay Products Co., 39 State street, has increased its capital stock from \$50,000 to \$100,000.

Manistee—The Coakley Leather Co. has been incorporated with an authorized capital stock of \$100,000, \$40,000 of which has been subscribed and paid in in cash.

Monroe—The Monroe Milling Co. has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and \$250 paid in in cash.

East Jordan—The East Jordan Canning Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$2,500 paid in in cash.

Detroit—The L. A. Young Industries, Inc., auto seat springs, high power machinery, etc., has increased its capital stock from 275,000 shares no par value to 300,000 shares no par value.

Detroit—The Banner Brass Works, 444 South Campbell avenue, has been incorporated with an authorized capital stock of \$5,000, of which amount \$4,980 has been subscribed, \$1,500 paid in in cash and \$1,500 in property.

Benton Harbor—The Consolidated

Boiler Corporation has been incorporated with an authorized capital stock of \$150,000, of which amount \$100,000 has been subscribed and paid in, \$50,000 in cash and \$50,000 in property.

Kalamazoo—The Gilbert Goiter Remedy Co., 120 West South street, has been incorporated to manufacture and sell medicines, with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Benton Harbor—The American Machine Co., P. O. Box 461, has been incorporated to manufacture machinery, equipment and supplies, with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The W. J. Kilpatrick Engineering Co., 1059 Beaufait street, has been incorporated to develop, manufacture and sell machines, with an authorized capital stock of \$25,000, of which amount \$8,120 has been subscribed, \$3,686.88 paid in in cash and \$4,433.12 in property.

Grand Rapids—Beets, Inc., 40 Market avenue, N. W., has been incorporated to manufacture candy and candy specialties, with an authorized capital stock of \$15,000 preferred, and 1,500 shares at \$1 per share, all of which has been subscribed and paid in, \$3,000 in cash and the balance in property.

Detroit—The Bacon-Burke Co., 655 Randolph street, has been incorporated to manufacture ladders, wood and metal parts and to retail hardware, with an authorized capital stock of \$30,000, of which amount \$19,800 has been subscribed and paid in, \$1,000 in cash and \$18,800 in property.

Muskegon—The Woodland Piston Corporation, 16 West Webster avenue, has merged its business into a stock company under the style of the Woodland Sleeve Piston Ring Co., with an authorized capital stock of \$150,000, of which amount \$95,050 has been subscribed and \$50,000 paid in in property.

Pontiac—Vaughn E. Morrison, manufacturer of radio loud speakers, has merged his business into a stock company under the style of the Pontiac Corporation, 5680 Telegraph Road, with an authorized capital stock of 100,000 shares at \$1 per share, of which amount 30,000 shares has been subscribed and \$30,000 paid in in property.

Watervliet—The Watervliet Paper Co. has placed an order for a 120 inch fourdrinier machine, designed for making raw coating stock and capable of running up a maximum speed of 700 feet a minute, making it one of the fastest machines of the kind now in use. Other improvements planned will include extensive additions and repairs.

Fremont—W. E. Knott, of Grand Rapids, has completed a button factory at this place. Twenty-two machines will be installed and the plant will employ twenty-two men. It is expected that later Mr. Knott will install twenty-eight more machines and increase his working force to 50 men. This will be the first shell button plant in the country to use the new improved machine.

Essential Features of the Grocery Staples.

Sugar—All sugars are now sold f. o. b. Grand Rapids except shipments to the Northern zone. Jobbers hold cane granulated at 5.65c and beet at 5.55c.

Canned Fruits—Fruits on the spot are in demand and resale blocks suitable for private labels are being picked up in other jobbing centers. The Coast is making offerings of odds and ends of no large volume.

Canned Vegetables—There is steady buying of tomatoes at quotations, entirely for nearby wants, as holders do not want to be long when the market is uncertain and there are still plenty of tomatoes in first hands. Futures are nominally quoted on the basis of 80c for 2s, but so far as known no contracts have been made for future delivery. Peas appear more irregular in price than actual conditions indicate, as there is too much elasticity in quotations with no strict adherence to specified grades. Buyers are critical as to quality and will not pass what some canners offer as certain grades. Nevertheless there is steady buying at the factory for pressing needs and at maintained prices except for off grades. Corn is steady to firm, depending upon the grade. Brand has a good deal to do with the tone of the market and the actual buying interest of the jobber. Below standards the market favors the buyer. Bookings of 1926 asparagus were not heavy during the past week. Pet brands have been taken but indiscriminate covering is restricted. The delay has not weakened canners who refuse to make inside prices.

Canned Fish—Lent has affected fish and has increased the consumer demand. Pink salmon has been one of the items to show increased strength.

Dried Fruits—Raisins have shown a greater increase in demand during the past few days than other dried fruits. Stocks had been allowed to run low and with an increase in the consumer outlets the shorts have begun to pick up the cheap raisins on the spot. This class of stock has been pretty well absorbed and Coast buying has been increased to prevent any acute shortage from developing. Lent has affected bulk raisins, which are in better request from the bakers. Muscats more and more favor the holder, while Thompsons are stronger. Coast markets are firmer than jobbing centers and all varieties are in strong hands. Prunes are quiet at unchanged prices. The movement to the consumer was good but local supplies are sufficient to meet present outlets and they can be had for less money than on the Coast. The market in California has been somewhat irregular but with no pronounced tendency to shade f. o. b. quotations. The Northwest is not doing much selling as it has only 30s which are not much wanted at the moment. Peach and apricot assortments are light in volume and in extent and both fruits tend upward as the spring demand increases. Currants are in better request as they are used more freely by bakers in making hot cross buns.

Nuts—One of the stumbling blocks in the path of the California Almond

Growers' Exchange in its campaign to sell 1926 crop in the shell on memorandum contracts has been the question of arbitration over disputes. The exchange contends that buyers have been spreading propaganda to indicate that the association will not arbitrate trade disputes. This is merely a half truth. The exchange agrees to arbitrate and to include that provision in buying contracts, but it refuses to specify Dried Fruit Association arbitration. In fact, the exchange refuses to recognize the association and to come before it. Its arbitration will be done by independent officials who will represent buyer and seller, and not any specific organization. Another reform contemplated in the 1926 nut season is that of the California Walnut Growers' Association, which is revising its requirements as to budded No. 1 and No. 2 walnuts in the shell. This season the former system was proved to be inadequate as it did not protect the buyers sufficiently as to the percentage of amber meats in tenders on contracts. The revised specifications are now being considered by exchange officials.

Rice—Another dull week has passed in both domestic and foreign rice. There is no real breadth to the demand and assortments are also subnormal, resulting in a balance of prices which is not disturbed by the lack of genuine buying support. Domestic rices are deficient in the top grades. The crop ran mostly to the poorer average types. Southern mills are mildly active and make no changes in their offerings. Foreign rice has been picked over frequently and not much is left.

Review of the Produce Market.

Apples—Baldwins, 75¢@1; 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	-----	\$4.25
Light Red Kidney	-----	8.50
Dark Red Kidney	-----	8.75
Brown Swede	-----	5.50

Brussel's Sprouts—Florida, 40c per quart.

Butter—The market is practically unchanged from a week ago. Holders sell fresh packed at 44c and prints at 46c. They pay 25c for packing stock.

Cabbage—4c per lb. for home grown; \$5 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.

Chalotts—70c per doz.

Cocoanuts—\$1 per doz.

Cucumbers—\$2.75 per doz. for hot house stock from Ill. and Ind.

Eggs—Local dealers pay 28c for strictly fresh and hold candled fresh at 30c. All storage grades are depleted except X, which is marketable at 20c.

Egg Plant—\$2.50 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	-----	\$4.50
California Iceberg, 5s	-----	4.00
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, 60c per doz.

Potatoes—Buyers are paying \$1.80 @ \$2, mostly \$1.90 per bushel around the State.

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, \$1.25 per 6 lb. basket.

Veal Calves—Wilson & Co. pay as follows:

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

Heavy Buying of Flour Not Warranted.

Written for the Tradesman.

We have had a substantial decline in wheat during the past week and yet are in the same position compared to world prices as before the decline, as world markets have declined fully as much as our domestic markets. Nevertheless, if we are to judge by the past, there will be some rally in the price of wheat; a reaction from the setback in price, and while prices are more attractive now than before the decline, the position of wheat is such that speculative buying for distant delivery is hardly warranted.

Receipts of wheat continue fair. In some sections they are greater than a year ago. In other words, Winnipeg receipts the 2nd of March were 649 cars, against 583 cars last year, while, on the other hand, Minneapolis wheat stocks decreased 350,000 bushels for

three days just passed; a year ago they decreased 125,000 bushels for the same time. Some sections in the Southwest report a slight falling off in receipts, due, it is claimed, to decline in price. The Buenos Ayres market has also declined, was ¼c lower again yesterday. Liverpool sends two rather conflicting cables, the first, "Your weakness in wheat unsettling; no sign of demand yet," while the second one read, "Think the decline in wheat has gone far enough and our market is steady at the decline." Reports from India indicate the weather is favorable and prospects of wheat are average; have fairly liberal supplies of old wheat.

The Canadian visible supply is now placed at 71,989,000 bushels, which is approximately 35,000,000 bushels larger than a year ago. In line with the reported falling off of receipts at Western points, totals are given at 554,000 bushels yesterday, against 699,000 bushels last year. Eastern points' receipts were 210,000 bushels, against 608,000 bushels last year. Shipments from Western points were 396,000 bushels, against 506,000 last year; from Eastern points 192,000 bushels, against 1,442,000 bushels a year ago, and exports of wheat and flour were equal to 246,000 bushels of wheat.

The continuance of favorable reports as to wheat supplies will have a bearish effect, as will favorable reports concerning the condition of the growing winter wheat crop. On the other hand, adverse reports concerning condition of growing winter wheat crop and decrease in spring seeding will naturally cause an immediate reaction. However, it will be about thirty days before we have reliable crop reports.

Wheat has gotten down in price where both flour and wheat are a much better purchase, so the trade can well afford to cover their requirements, if they have not already done so, for the immediate future. However, heavy buying for distant delivery is hardly warranted by the present outlook.

Lloyd E. Smith.

Another Characteristic Coolidge Story

Judge Arthur C. Denison brings back a characteristic Coolidge story from Washington.

A young lady was scheduled to sit next to the President at a dinner party. Her friends joked her about the indisposition of Mr. Coolidge to engage in conversation, whereupon she made a wager with her friends that she could make him talk. She exerted every power she possessed to accomplish her purpose, without result. Dreading the reproaches of her friends, she threw herself on his mercy told him of the wager she had made and appealed to him to assist her to win the wager. He listened to her entreaties and then closed the circumstances by the utterance of two words: "You lose."

Jackson—The Teer & Wickwire Co., 119 East Washington avenue, has been incorporated to manufacture and sell special machines, parts, etc., with an authorized capital stock of \$60,000, of which amount \$6,000 has been subscribed and \$1,500 paid in in cash.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 19.—We have to-day received the schedules, order of reference and adjudication in the matter of Sol Jacobs and Hyman Adelberg, doing business as New York Outlet, Bankrupt No. 2852. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupts are residents of Benton Harbor, and their occupations are that of a merchant. The schedules of Sol Jacobs show assets of \$4,857.77, of which \$450 is claimed as exempt, with liabilities of \$18,661.84. The schedules of Hyman Adelberg show assets of \$4,957.47 of which \$500 is claimed as exempt, with liabilities of \$18,492.55. The first meeting has been called as stated in former paragraphs. The list of creditors of the bankrupts are as follows:

Taxes due Benton Harbor	\$196.00
Sadie Jacobs, Benton Harbor	624.00
Bertha Adelberg, Benton Harbor	624.00
Sam Adelman & Co., Benton H.	430.38
Abholoid Co., Benton Harbor	56.38
American Overall Works, Benton Harbor	76.25
Butler Bros., Benton Harbor	776.50
Bernstein, Sohen & Co., Benton Harbor	116.23
H. Bernstein & Co., Benton Harbor	81.75
P. Becker & Co., Benton Harbor	21.00
L. Brody, Benton Harbor	139.00
Berry & Benson, Benton Harbor	258.00
Chesterfield Pants Co., Benton H.	182.00
G. P. Crafts Co., Benton Harbor	154.85
Calumet Mfg. Co., Benton Harbor	487.37
Center State Shoe Co., Benton H.	102.35
Crescent Suspender Co., Benton H.	33.37
S. & A. Cohen Co., Benton Harbor	328.96
South Bend Mercantile Co., South Bend	66.00
Chews Garment Co., Geneva, Ind.	25.35
Chas. O. Tunson Shoe Co., Lyman, Mass.	54.00
Central Mde. Co., Chicago	468.59
Cambridge Rubber Sales Co., Chicago	468.59
F. Dressauer & Co., Chicago	210.93
S. Deiches & Co., Chicago	29.00
David Freeman & Son, Chicago	29.95
Daniel T. Patton & Co., Grand Rapids	81.25
Ette. son & Co., Chicago	280.99
Feldman Bros., Chicago	441.12
Endicott-Johnson Co., Endicott, N. Y.	1,212.89
Emsma & Brill, Chicago	24.80
Finlin Shoe Co., Boston	171.70
Excell Cap Co., Chicago	294.50
John B. Farwell Co., Chicago	265.01
E. Eisinger Co., Chicago	309.85
S. I. Ettenger & Son, Chicago	183.75
S. Freehling & Sons, Chicago	257.20
F. B. Goodrich Rubber Co., Chicago	407.31
Goodyear Rubber Co., Chicago	295.42
Gordon & Co., Chicago	102.00
Guthmann, Carpenter & Co., Chicago	62.80
Harry Goldstein Co., Chicago	21.50
Hutchinson-Winch Shoe Co., Boston	144.20
Joseph Fels Co., Chicago	650.00
B. Kreman & Co., Chicago	522.32
Kalven & Stern, Chicago	54.25
Simons Bros., Chicago	524.91
Lurie Mfg. Co., Chicago	111.41
S. H. Knopp Mfg. Co., Boston	55.10
Middleton Mfg. Co., Milwaukee	429.88
Metropolitan Juvenile Clothing Co., New York	429.88
Mich. Slipper Co., Detroit	21.60
H. Morris Teaf, Philadelphia	181.81
Mich. State Industries, Jackson	114.00
North Lebanon Shoe Co., Lebanon, Pa.	28.05
Oxford Pattern Co., Detroit	105.16
National Overall Mfg. Co., Coldwater	48.00
Phillips-Jones Co., New York	246.38
Penn Touser Co., Pittsburgh	82.00
Platt's, Chicago	630.23
Samuel Phillipson & Co., Chicago	223.25
Meyer J. Rubin & Co., Chicago	387.50
Rand Mfg. Co., Philadelphia	45.30
A. Rosenblum & Co., New York	58.50
E. Rosenstein's Sons, Rochester	73.00
Rohde & Levin, Chicago	57.33
Rubin Bros., Chicago	82.85
M. H. Rosen & Co., New York	46.64
Society Silk Lingerie Co., Chicago	150.07
William Sumner Smith, Chicago	39.60
Sweet, Orr & Co., Inc., New York	105.20
I. Tucker & Co., Chicago	160.64
Universal Trunk Co., Chicago	22.00
Ididore Weinberg, Chicago	50.00
West Side Trunk Co., Chicago	62.00
Silin Mfg. Co., Erie	129.50
News Padiam, Benton Harbor	390.00
Brown Shoe Co., St. Louis	116.00
Journal-Era Co., Eau Claire	7.00
Courier, Coloma	8.00
Herald Press, St. Joseph	75.00
House of David, Benton Harbor	100.00
Berrien County Bank, Benton Harbor	1,000.00
L. Friedman Neckwear Co., Milwaukee	8.29
Cluett Peabody Co., Chicago	13.96
Globe Products Co., Chicago	8.71
H. J. Holman & Sons, Inc., Sheboygan	60.00
Record Co., Buchanan	10.00
B. H. Light Co., Benton Harbor	27.95
Mich. Bell Tel. Co., Benton Harbor	5.85
Mrs. Anna Bennett, Benton Harbor	200.00
Mr. Abe Bennett, Benton Harbor	75.50
Dr. R. B. Tabor, Benton Harbor	24.00
H. J. Holman & Sons, Inc., Sheboygan	60.00
Jack Romonogg, Chicago	250.00
Thorburn Bros., Benton Harbor	16.21

Feb. 20. We have to-day received the schedules, order of reference and adjudication in the matter of Edw. J. Taylor, Bankrupt No. 2865. 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 \$100, of which the full interest is claimed as exempt, with liabilities of \$701.84. 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:

Young & Chaffee Furn. Co., Grand Rapids	\$272.98
Winegar Furn. Co., Grand Rapids	32.00
Wurzburg's, Grand Rapids	20.00
A. Dixon, Grand Rapids	45.00
Dr. Allen, Grand Rapids	3.00
Cornell's Hardware Co., Grand R.	20.00
Jacob Waates, Grand Rapids	33.00
Peter Diaate, Grand Rapids	4.80
Burton Heights Tire Service, Grand Rapids	10.00
Smitters Dry Goods Co., Grand Rapids	5.71
H. Smith, Rockford	72.00
Spickmaster & Sons, Grand Rapids	11.60
Burton Heights Coal Co., Grand Rapids	6.00
H. Thompess, Grand Rapids	7.00
Siegerdes Grocery, Grand Rapids	13.00
Motor Bankers Corp., Grand Rap.	56.75
Ind. Bank, Grand Rapids	44.00
Hospital Council, Grand Rapids	45.00

Feb. 20. We have to-day received the schedules, order of reference and adjudication in the matter of Lawrence W. Boozer, Bankrupt No. 2867. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Muskegon, and his occupation is that of a horse salesman. The schedules show assets of \$3,260, of which \$200 is claimed as exempt, with liabilities of \$8,526. 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:

Ravenna Private Bank, Ravenna	\$6,560.00
Langland Mfg. Co., Muskegon	200.00
Dr. Vanderlan, Muskegon	39.00
Fredrichs Lumber Co., Muskegon	34.00
Belbernie Undertaker, Muskegon	175.00
Clyde Thompson, Ravenna	100.00
Harry Woodward, Muskegon	103.00
L. Yakes, Muskegon	100.00
United Telephone Co., Muskegon	40.00
Dr. Laverne, Muskegon	167.00
Dr. Poppen, Muskegon	10.00
Mayo Bros, Rochester, Minn.	250.00
Wolfis Bros., Muskegon	27.00
Marvins Feed Store, Muskegon	26.00
Vern Nash, Muskegon	50.00
J. McDonald, Muskegon	200.00
Commercial Coal Co., Grand Rap.	125.00
Joe Ernewein, Muskegon	20.00
Lillie Boozer, Muskegon	300.00

Feb. 22. We have to-day received the schedules, order of reference and adjudication, in the matter of Lewis N. Bilson, referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Charleston township, and his occupation is that of a laborer. The schedules show assets of \$560, of which the full interest is claimed as exempt, with liabilities of \$1,112.50. 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:

Central Nat. Bank, Battle Creek	\$386.00
Wm. F. Simons, Bellevue	170.00
John Bowers, Marshall	50.00
Frank Perry, Battle Creek	70.00
Jack Thompson, Battle Creek	70.00
C. D. Watson, M. D., Bellevue	16.50
H. H. Batdorf, Battle Creek	60.00
Frank L. Thayer, Battle Creek	60.00
A. J. Arnold, Battle Creek	40.00
American Finance Co., Battle Creek	250.00

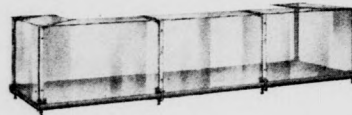
In the matter of Sidney Keller, Bankrupt No. 2819, the trustee has filed his final report and account and a final meeting of creditors has been called for March 5. The trustee's final report and account will be considered and passed upon and administration expenses paid as far as the funds on hand will permit. There can be no dividends for general creditors.

In the matter of Daniel R. Rairigh, Bankrupt No. 2586, 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 expenses paid as far as the funds on hand will permit. There will be no dividend for general creditors.

Feb. 23. On this day was held the final meeting of creditors in the matter of Wilmot L. Moore, Bankrupt No. 2487. The bankrupt was not present or represented. The attorney for the trustee was present. Claims were proved and allowed. An order was made for the payment of expenses of administration as far as the funds would permit. There were no funds on hand for the payment of any dividends to general creditors. No objections were made to the discharge of the bankrupt. The meeting adjourned without date and the matter will be closed and returned to the district court in due course.

In the matter of Sol Jacobs, Hyman Adelberg, and New York Outlet, a co-

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SAGINAW, W.S. MICHIGAN

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SEEDS

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ALFRED J. BROWN SEED COMPANY

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By The Way, When On Your Way, SEE ONAWAY

Are you looking for a good home location; a place to build your business? You will find it at Onaway.

Are you longing for the freedom of "The Great Open Spaces", and yet with civilization at your door? Onaway is the center of just that region.

Do you want a "Close To Mother Nature", summer resort? Glorious summer relaxation, with hearty good fellowship, without the clamour of the crowd, awaits you here.

Onaway is full of pep. We love our town; our farming country. We love our trout streams and our lakes; our waterfalls and our hills.

We are surrounded by good dairy country, and fine fruit land. Poultry does well here. Our summers are delightfully cool; our winters are not severe.

We Onaway folks think a lot of our community. We believe you will, too.

We invite you to write to

Secretary of the Onaway

BOOSTER'S CLUB,

Onaway, Michigan.

partnership, Bankrupt No. 2852, the receiver has received the offer of James H. Fox, of Grand Rapids, of \$2,000 for all of the stock in trade and fixtures, all of which are appraised at \$7,779.46. The property consists of notions, crockery, clothing, shoes, etc., and is all located at Benton Harbor. The sale will be held at the premises of the bankrupt's business, 108 W. Main street, Benton Harbor, at 2 p. m., March 10. An inventory is in the hands of the referee in bankruptcy and a copy of the same will be at the premises on the date of sale. All interested should be present at the time and place above named. Attention is called to the fact that this sale will be held at Benton Harbor.

Feb. 23. On this day was held the final meeting of creditors in the matter of Universal Mfg. & Sales Corp., Bankrupt No. 2576. The bankrupt was not present or represented. The trustee was represented by Hilding & Hilding. Claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of expenses and for the payment of labor claims, taxes and a first and final dividend of 5 per cent. to general creditors. No objections were made to the discharge of the bankrupt. The meeting then adjourned without date and the matter will be closed and returned to the district court in due course.

On this day also was held the first meeting of creditors in M. V. Himes, herein, as adjourned. The bankrupt was not present or represented. John W. Nicholas, partner of the bankrupt was present. The examination of Mr. Nicholas was had, and it developed that the property scheduled by the bankrupt was partnership property and that therefore his estate has no personal interest therein as long as the partnership was unable to pay its debts. The trustee was accordingly directed to abandon the scheduled assets and the case will be closed and returned as a no-asset case.

Feb. 24. On this day was held the first meeting of creditors in the matter of Clarence J. Bailey, Bankrupt No. 2756. The bankrupt was present in person and by attorneys Corwin & Norcross. No creditors were present or represented. No trustee was appointed. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The bankrupt was directed and ordered to pay the filing fee and upon receipt of the same the case will be closed and returned to the district court as a case without assets. The meeting then adjourned without date.

Feb. 25. On this day was held the first meeting of creditors in the matter of Arthur Shuey, Bankrupt No. 2854. The bankrupt was present in person and by Thomas J. Whinery, attorney for the bankrupt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The bankrupt was ordered to pay the filing fee before July 1, 1926, and the case will then be closed and returned to the district court as a case without assets. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Cornelius C. Mol, Bankrupt No. 2855. The bankrupt was present in person and by attorney Willard McIntyre. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting then adjourned without date and the case will be returned to the district court as a no asset case.

In the matter of Lewis N. Bilson, Bankrupt No. 2868, the funds for the first meeting have been received and such meeting has been called for March 11.

In the matter of Leander Weaver, Bankrupt No. 2864, the funds for the first meeting have been received and such meeting has been called for March 11.

Feb. 26. We have to-day received the schedules, order of reference and adjudication in the matter of Glen Ashley, Bankrupt No. 2872. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and his occupation is that of a laborer. The schedules show assets of \$785 with liabilities of \$748.29. 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:

G. R. Savings Bank, Grand Rapids \$116.19
G. A. National Bank, Grand Rapids 156.10
Burleson Sanatorium, Grand Rapids 250.00
John Buist, Fennville 176.00

Feb. 26. We have to-day received the schedules, order of reference and adjudication, in the matter of Fred H. White, Bankrupt No. 2871. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Nashville, and his occupation is that of a salesman. The schedules show assets of \$6,587.30 of which \$1,750 is claimed as exempt, with liabilities of \$8,367.30. 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:

Peoples Coal Mining Co., Albion \$2,000.00
Wolverine Fuel Sales Co., Grand Rapids 480.50
State Savings Bank, unknown 500.00
Farmers & Merchants Bank, unknown 2,210.00
Walter E. Burd, Ann Arbor 135.00
S. E. Powers, Nashville 135.00
Jerry Capen, Nashville 100.00
John M. Perry, Irving 75.00
Madison Paint Co., Cleveland 12.96
Mich. Cen. R. R. Co., Grand Rapids 50.00
Nashville Co-operative Elevator Association, Nashville 81.34

Ray Gibson, Nashville 100.00
Colonial Coal Co., Columbus 381.00
Warren Walsh, Sunfield 15.00
Fred Barnes, Nashville 30.00
P. O. Dunham, Nashville 20.00
Earl Tarvell, Nashville 175.00
R. T. Olin, Nashville 23.00
Ray Rettinger, Battle Creek 91.00
Chas. Rettinger, Battle Creek 69.00
F. A. Campbell & Son, Battle Crk. 2.00
J. C. Hurd, Nashville 15.00
Peoples Coal Mining Co., Albion 766.41

Feb. 26. We have to-day received the schedules, order of reference and adjudication in the matter of Gus Schrader, Bankrupt No. 2869. The matter has been referred to Charles B. Blair as referee in bankruptcy. The bankrupt is a resident of Bear Lake, and his occupation is that of a retail merchant. The schedules show assets of \$400 with liabilities of \$4,358.01. The court has written for funds, and upon receipt of the same the first meeting of creditors will be called, and note of the same made herein. The list of the creditors of said bankrupt are as follows:

State of Michigan, taxes \$ 91.28
Butler Bros., Chicago 240.07
Thompson Auto Co., Manistee 19.80
Hilbard & Spencer, Milwaukee 60.76
Olson Lumber Co., Manistee 19.50
National Grocer Co., Traverse City 21.00
National Biscuit Co., Grand Rapids 17.57
W. D. Allen Mfg. Co., Chicago 28.68
Wilson Co., Chicago 35.74
Puhl Webb Co., Chicago 38.00
John Hopkins, Milwaukee 34.20
F. C. Larsen, Manistee 385.72
Godfrey & Son, Milwaukee 57.63
Hannah & Lay, Traverse City 72.10
Bear Lake Garage, Bear Lake 34.09
Wm. Miller Hdw. Co., Manistee 172.80
Manistee Milling Co., Manistee 44.65
T. C. Esser Co., Kaleva 86.20
Noud Lumber Co., Manistee 28.40
Ruggles & Rademaker, Manistee 17.00
Morley Bros., Saginaw 33.85
Standard Oil Co., Manistee 21.85
Dr. Brine, Bear Lake 70.00
Armour & Co., Chicago 87.17
John Hansen, unknown 2,635.60

Blouse Demand Is Growing.

The demand for blouses, both in semi-tailored and tailored models, continues to grow here, according to a bulletin issued last week by the United Waist League of America. The lighter colors are mostly in demand. Such shades as bois de rose, gray and tan have a particular appeal, because of the harmony they lend to many of the new two-piece suits. As many of these new tailleurs show quite short jackets, the new blouses are also somewhat shorter. Some come to the hips. Others reach scarcely below the waistline, although they are in the overblouse style.

Good Reorders For Tweeds.

Tweeds figure prominently in the woollens that are being reordered by cutters-up. For both coats and suits these weaves in novelty patterns are having a strong vogue, which is held likely to continue well into the warmer months. The fabrics are being used mostly in medium-priced garments. This has meant greater volume for the cutters-up, with consequent greater yardage sale for the mills. The softer shades are outstanding in the goods, including grays, blues, tans and rose colors.

Keep serene. Sleep enough. Ventilate your room. Eat what agrees with you. Work hard, then work some more. Play some. Walk a lot. Be regular and you will probably remain on earth a few years longer than the ones who refuse to observe those commonest rules.

A Real Whole Wheat Porridge

Lots of people like a hot porridge in Winter—but they don't know what a delicious porridge they can make out of

Shredded Wheat

Make it yourself and you will want to tell your customers about it. Place the Shredded Wheat Biscuits in a small sauce-pan; add salt and enough water to cover bottom of the pan; stir and boil until it thickens. Serve with milk or cream.

Better than ordinary porridge; more nutritious and so easy to prepare.

The Shredded Wheat Co.

Niagara Falls, N. Y.

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

CRIME CAPITAL OF AMERICA.

Wrongly or rightly, Chicago bears the name of being the crime capital of America. Last year, in one month, five Chicago policemen were killed by bandits. The banks of Chicago have a standing offer of \$2,500 for a dead bandit. That city is headquarters for gangs of thieves, safe-blowers and "killers" operating in the Middle West. Last summer the situation was so ugly that Illinois, Iowa and Indiana towns armed thousands of "vigilantes" with rifles to give better protection to banks and business houses.

The "golden coffin," the tons of flowers and the great crowds at the funeral of Dion O'Bannion, king of the gangsters, is a single episode in Chicago's crime story. The "steel-vested gunman," Marty Durkin, and the Drake Hotel robbery are others. Since January 1 nine gangsters have died in their own fierce tribal wars.

Bombings and sluggings have been routine happenings in Chicago's labor struggles. The petitioners for Federal help cite 100 bombings within a year, resulting in some loss of life and great loss of property. They charge also that for four years the situation has grown worse and that the people are well-nigh helpless. For a long time in the city of Chicago has maintained a colony of unnaturalized persons hostile to our institutions and laws, who have formed a super-government of their own—feudists, black-handers and members of the Mafia—who levy tribute upon citizens and enforce collection by terrorism, kidnaping and assassinations.

All of the blame is not placed upon the alien. American citizens are charged with having grown rich through vast and systematic violations of the liquor laws while working under police protection. Chicago's present efforts to deport the dangerous alien are praised but dismissed as inadequate.

Therefore, the Federal Government is asked to investigate the plight of the proud city of Chicago. The problem, because of its alien phases, has been referred to the Immigration Committee; but the citizens of Chicago cannot hope to evade the final responsibility for this disgraceful situation.

Last summer Chicago was feeling the dollars-and-cents effect of her reputation as a crime center. Her business interests knew this was keeping the timid visitor away from her hotels, stores and wholesale houses. Back in the hinterlands the tale of Chicago's lawlessness may have been greatly and grotesquely exaggerated, but it hurt, and the hurt was serious. The situation recognized then must be recognized even more emphatically now.

The city whose proud motto is "I Will" seemingly has not bent that "will" to the cleaning of her own house. In desperation her citizens have called upon Washington for help. They distrust their own officials and their own courts. Chicagoans are afraid to serve on juries, afraid to vote for conviction, lest they be marked down by the gunman or the slugger.

Not so long ago Chicago was threatening to "secede" from Illinois and apply for admission as a State.

Now she admits that, with all her power, wealth and pride, she cannot, as a city, stamp out a group of low-browed human rats. She cannot find the courage to end the terrorism caused by her alien criminals and the gunmen she has harbored.

The second city of the United States has thrown up her hands and is calling for Federal aid. Here is a confession of breakdown in local responsibility and self-government never witnessed before in any great American municipality.

WOOLS AND WOOLENS.

Auction sales of wool at Sydney, Australia, during the past week gave results similar to those at the recent London sales. The general trend of prices was downward, although the decreases were not very marked. The auctions at London will be resumed on March 9. In this country sales have been lately quite insignificant. A lot of Oregon wool, held by one of the co-operative associations, was recently withdrawn from sale because of the inadequacy of the bids. It is to be sent East by water to be held on consignment. There is still a lot of the old clip unsold, and ~~showing~~ ^{showing} will begin in a few weeks. Within ten weeks thereafter about 300,000,000 pounds will be added to the stocks of domestic wool. Manufacturers of woollens are anxious that prices remain stable. A rise in price would cut down the small margin of profit they are allowing themselves, while any drop would be seized hold of by buyers as a pretext for forcing down prices. The principal happening during the past week in the goods' market was the opening of men's wear fancy woollens and worsteds for Fall by the American Woolen Company. An average reduction on many lines of over 11 per cent. was taken by the trade as an indication that the big company is out seriously for business. The trend continues toward worsteds as against woollens, yet some very attractive prices are made for the latter which promise to keep them in the running. One of the big producers of corporation dress goods also opened its Fall lines during the week. The most notable feature about them was the large number of new patterns, many of which were rayon mixtures. Openings for Fall were also had by a number of the "independent" mills making men's wear fabrics. The price reductions were similar to those of the American company. Thus far there has not been much buying for Fall on anything except overcoatings, but a better showing is soon expected. The opening of some women's wear lines for Fall may be delayed by the strikes now going on at Passaic and Garfield, N. J.

DATES FOR DOING THINGS

Conventional times for doing certain things are common in business. It was many years ago that a certain Paris shop began exploiting its "white sales" in January. Contributions to the merchandise put on sale came from other than the recognized sources of supply, including some of the nunneries. After this kind of sale had become an institution in the French capital, shops in other countries took

up the idea of having white sales, but of goods from the usual factories. It is now looked forward to as a regular occurrence in the shops. The wearing of straw hats is another instance of a conventionality. It is long since that smashing of them was indulged in on Sept. 15 of each year, but more recently the aim has been to start the wearing of them on May 15. The frank purpose of this is to help trade by making it necessary for men to buy more than one straw hat a year. In the millinery trade, with a somewhat similar purpose in view, they have fairly settled on a "four seasons" policy. Now the clothing trade is trying to fix certain stated dates for doing things. Manufacturers, with the assent of retailers, wish to establish regular periods for completing shipments of men's and boys' clothing. The dates have been selected in accord with experience so as to secure the best results for both manufacturer and retailer and to avoid "distress" merchandise as well as needless "close outs." Particularly directed will be the effort to provide for a season's requirements in no greater quantity than needed and no sooner than required. As a way to avoiding industrial waste the plan has striking merits.

THE COTTON SITUATION.

Decided weakness was shown in cotton prices during the past week. Sooner or later these must be dependent on the quantity required by spinners here and abroad. Thus far the takings have not been as large, proportionately, as would be warranted by the size of the crop. The large spread, too, between spots and futures denotes an uncertainty in the stability of values. Pre-war estimates of the world's cotton needs are going by the board because the old figures of per capita consumption are not applicable now. At present it takes much fewer yards of cotton cloth to make a dress than it used to do, and there is much less weight of cotton to the yard. This appears to hold good all over the world. The greatest call for cotton fabrics appears to be for the lighter and fancy constructions as against the old staple ones. Buyers of cotton goods are stressing the weakness in the price of the raw material and appear to be hopeful of getting further concessions in course of time. The market for gray goods last week was rather slow and dispirited with an easing up in the prices of printcloths. Sheetings held their own a little better. Finished goods, whether prints or yarn-dyed fabrics, are moving quite freely in distributing channels. Heavy cottons, including denims, have declined in price. Little in the way of feature is noticeable in knit goods, although there is more enquiry for Spring underwear and hosiery shows somewhat more activity.

There are some people who can get credit anywhere. There are some who can get it nowhere. Between the two classes are the large number who need to be watched.

One trouble with the labor movement is the fact that we have too many cabooses and not enough engines.

THE DRY GOODS TRADE.

Most of the buying done now is apparently for the purpose of testing consumer interest. This applies alike to wholesalers and retailers. In the primary markets, where there is plenty of enquiry, the actual transactions of any volume are in such goods as percales and prints, which have established themselves in public favor for spring. A great variety of merchandise is being sought by buyers who are, however, taking units of small size. This is part of the testing-out process. Untoward weather has recently been a drawback to both wholesale and retail business, but this is merely a temporary setback. The first week or two in March are likely to see more spirit in the purchasing. But there is still no disposition by jobbers or retailers to take anything on which a quick turnover is not perceptible. A bright spot in business just now is the trade in women's ready-to-wear. This has been picking up well recently and is expected to show up even better during the coming fortnight. In this field the styles for the season are well defined and the fabrics and colors favored are manifest. These facts dispose of any excuse for not getting the season's requirements, especially when it is considered that prices generally are on a stable basis and at attractive levels. There would be more doing in the primary markets were buyers convinced that the same conditions existed there.

WILL WE EVER WAKE UP?

Michigan people are slow to anger, but when they do realize that they are being outrageously swindled they sweep the swindler into deserved obscurity.

No one has ever dissipated the people's substance on a large scale so effectively as the present occupant of the Governor's chair at Lansing.

Back in war time he forced the sale of an issue of bonds at an outrageous rate of interest which penalized the State to the extent of millions of dollars.

The clandestine sale of the State Fair bond issue at much above the going rate of interest meant much profit for some one.

The purchase of the Chelsea cement plant at \$500,000 after it had been on the market for months at \$90,000 meant a comfortable sum for some one.

The expenditure of \$200,000 to disburse \$16,000 for the American Legion meant profit for some one.

Tweed declared that the theory of municipal government was based on "addition, division and silence."

To the casual observer it looks as though the Tweed regime found an exact counterpart in the present administration of our State government.

How much longer will the people of Michigan tolerate such a condition which smacks of graft, resembles malfeasance in office and apparently enriches a few at the expense of the many?

A man loses force when he lets himself become confused by the bigness or the complexity of things around him.

NATURE'S EPOCH.

Two Hours With a Nature Lover and Landscaper.

The other day we—the devotee of nature who is landscape gardener and myself—took a little trip in an ordinary Ford out in the highways and byways tributary to DeLand. I feel that we are in an epoch which develops devotees to the beauties of the wilds and educational values of nature. I am not unmindful that we are interested in microbes and vitamins and relativity and the function of the fourth dimension, but I cannot help but feel that these are incidents in our passage through this era and what appeals to us most is not philosophy and the intricacies of science, but rather the things that come to us naturally through our ability to see and hear and smell and taste and feel. To be sure we fuss a little about theological dust, but on the whole the life in this world is dominated today by the revelations of nature. This is an age in which our ideas of God are not developed in the cloister, but they are illuminated by the acknowledgment first, that God is; and the most beautiful and potent revelation of Him comes to us through the manifestations of Providence in the best world we know anything about. This knowledge and subject for thought comes through the quickening of what are known as our senses. We sometimes philosophize about a sixth sense, but really the important things to us in life are the five senses that we know most about.

In my ride, with the nature lover my own ideas concerning nature were quickened and clarified by his wider range of knowledge and his ability to see with greater wisdom than I could muster. As we drove along he called my attention to the borders of the roadside and said to our driver, "Slow up, if you please, along here, we want to look at things;" but as we were on a highway chock-full of automobiles the driver replied, "We will obstruct travel and awaken criticism." Very soon we were reminded of this by the automobilists as they turned to go by us. They looked daggers at us and, although they were not damning us outwardly, they expressed the view in their glances that we were in the way of people and ought to go along.

Well, this is the drift of the age. Commercialism seems to be dominant and everybody is in a hurry and unwilling to quietly enjoy the friendly road. In spite of this criticism we sauntered along and my associate talked about some of the things we saw with enthusiasm and appreciation. He said, after commenting on some of the draperies of nature in the form of delicate vines that covered up blemishes in the fences: "Look up and see that pillar of cloud, how it is glorified by the sunshine. See it boil and change its contour and present to us different phases in each succeeding moment as it quietly takes its passage through the air. Don't you see in the contour of the cloud a sample of how we can plant shrubs and trees so as to make similar tracings that shall attract the eye and satisfy our sense of beauty?" Then he called my atten-

tion to the dwarf oaks that were so numerous here and said, "Why don't people use these beautiful oaks in planting about their places, instead of selecting plants like poinsettias, which will not stand the frost, which present most of the time simply bare legs to our gaze?"

Here and there along the roadside he called my attention to the beautiful things growing naturally and making rare pictures of wondrous beauty and commented upon them by saying, "Here is where we get our best lessons for beautifying our parks and lawns and home premises. Isn't it strange as we go along and see these farm buildings along our trip that so little attention is given to the transferring of these beautiful things to make attractive homes?" He said he wanted to call my attention to the stumps in the edge of the highway, "They have cut down trees and left these unsightly stumps when there was no reason why the trees should not remain and embellish the roadside and give pleasure to people as they ride through the country; and still under some theory of service they have cut them down and have left only the bare stumps as a relic of their barbarism. Nature will do her best to cover up these blemishes here and there with vines and plants. You can see them already growing up on the side of the bare stumps and in this manner reducing the bad results of man's vandalism." He called my attention to the birds as we passed into the wilderness and said, "Isn't it an awful pity that these Southern people are so devoted to guns and seem to take pleasure in killing these beautiful feathered friends and not only reducing the friends of our agriculture, but taking beauty and joy out of the lives of all of us who rejoice in this manifestation of the thoughtfulness of Providence in adding to the pleasures of mankind?" The quails, blue birds, sparrows, flocks of black birds and an occasional thrush we noted and once or twice we heard the clear note of the cardinal and the smothered warble of the mocking bird which has not yet developed its voice fully for the season. Leaving the automobile for a time we threaded our way along the border of a little lake and my attention was called to the sky lines across the water and how striking they were and how wonderfully they were reflected in the waters of the lake. I had not noticed these reflections until he called my attention to them and then I saw that the beauty of the lake's borders was multiplied by the reflections from the surface of the water. How quieting was the reposeful attitude of the ducks that were moving along its surface, leaving a wake that was interesting to behold. In their enjoyment we shared the good time of our feathered friends.

We next traversed a devious path along a little stream which fed the lake and noted particularly the delicate mosses and lichens that covered the logs that had fallen across the stream and were edified by the purling of the brook and the dashing spray of the little waterfalls which were made in nature's own way by placing an occasional barrier in the

stream. A spray of holly and a trace of yellow jasmine with water plants growing in places where ponds were formed, with overhead drooping branches, enhanced the delicate beauties of the rivulet as it wound its way through the trees and bushes. While we were walking along my attention was called by the landscaper to the lessons that we could learn by just a little study of the way nature disposes of her delicate ferns and flowers in the wild places of the earth, and as we again took to the machine and went along the highway we passed a place that was being developed at a considerable expense. The garage had already been erected, a splendid little structure and it was placed where it would show for all it was worth and my friend remarked, "What is a garage for—to show itself or to be an incident to premises for housing a machine?" "It seems to me," he said, "the prominence given to this building is altogether out of character. It may be a triumph of architecture, but why give it this emphasis? I should have placed it somewhat in the rear of the house and then I would have arranged beautiful trees, shrubs and vines to partially hide it from view and made the house itself, the views from its windows and the view from the road over the lawn and premises the prominent things to consider in building a countryside home. There are some things we must have about a home that will satisfy our heart's desire and fade into the general plan of a premise which will not accord with any particular method of procedure. We want to give individuality to the place and utilize all of the natural objects which we can make up of service in producing a plan. I know that there is a good deal of talk about the formal and the natural in landscape art and devotees of each method place emphasis upon the style they wish to adopt. In my own work I study a place and use any thought that occurs to me in connection with its embellishment without measuring it by some theory of landscape building. Why should we be tied to rules any more than nature follows them in adding to the beauty of the world through the most delightful suggestions of artistry? Some times a single tree that is in beautiful form and satisfies the eye may be made the basis and a very complete plan for a modest place and a bit of formalism that may be found already in use can be adapted to the working out of a scheme that will be attractive and artistic. I have found that the charm which attracts us along the borders of woodlands and the edges of streams and the margins of hilltops are mighty good object lessons to use in bringing about our homes the very things that we admire when we are traversing the countryside."

In this interesting trip, through the suggestions of my companion, I saw a great many things which would have escaped me if I had been sauntering alone and I was impressed by the value of companionship in acquiring through our senses the highest satisfactions in life and I doubt not that my companion, in sharing with me his wider range of knowledge and ac-

curacy of estimate, found a pleasure in crystalizing his own views by expressing them to me.

The trip and the talk were inspiring and added materially to the satisfaction of our sojourn in this beautiful climate and clarified in my own mind views that were clouded and indefinite before.

I am reminded so often through sympathetic companionship that there are a multitude of pleasures that we can acquire by associating with people who have had their senses quickened and attuned to the beauties of what Professor Bailey calls "This holy earth" and to acquire some knowledge of how to apply them to individual cases and thus add to the satisfaction of ourselves and others during our sojourn in this lovely world that we cannot too often speak of as God's world." Why do we engage ourselves so constantly in adding to the artificiality, the complexity of life? Why do we build big houses, run them expensively, bring about us such a multitude of contrivances that require time, care and money to maintain and then complain that we have no time to do the kindly things, no strength to alleviate suffering and no energy left to be neighborly and thoughtful for those needing sympathy and uplift?

How much joy we could acquire and dispense if we would live more simply, appreciate the sweet and lovely things all about us, that we can enjoy with money and without price, and without take time to think. Not be in such an everlasting rush that we cannot meditate on the subject of what we are here for and how can we best follow the example of the Master when he announced he must be about his Father's business. The reach toward the truest service, the most radiant happiness, the most wonderful blessedness lies along the appreciation and utilization of the riches that come direct from the Creator's hand, which we know as the treasurers of Nature.

Charles W. Garfield.

Florida Frost Did Much Damage.

In writing from De Land, Florida, under date of Feb. 19, Charles W. Garfield thus refers to the effect of the frost which visited that section Feb. 11:

"The frost we had a week ago did a lot of damage to ornamental trees, shrubs and plants. It did not show for several days."

On another topic he writes:

"I am going to break over my rules and talk to the Garden Club here about the feebleness of their attempts to inaugurate parks and playgrounds. In all this tremendous platting business in Florida there has been no attempt anywhere to care for the children in playgrounds and keep them off the streets."

Bay City—The Industrial Works, railway cranes, pile drivers, etc., has merged its business into a stock company under the style of the Industrial Works Sales Corporation, 135 Washington avenue, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

SHOE MARKET

We Live in an Era of Great Changes

It now appears that far the greatest portion of the late Frank Munsey's tremendous fortune came to him through the "tip" of his friend Judge Gary. They say that Munsey "cleaned up" thirty-five million dollars in steel, as a result of this advice and information, unknown and unknowable to the common run of folks.

We never happened to hear that Mr. Munsey knew much about the steel business or in any way contributed to the development of that industry.

Most of us would become important in the eyes of the world if we suddenly "made" thirty or forty million dollars. Bankers and college presidents would of course proclaim our ability and would probably give us a good line of credit and a few honorary degrees at commencement.

We wonder sometimes, in the face of such facts, what is the best way to endeavor to carve a living out of the hard rock of existence, and whether there may perhaps have been some slight change from the customs of the fathers, and whether cleverness has not in some degree edged itself in among the cardinal virtues leading on to success and prosperity.

What has become of the poor country boy who took a job in Smith's store at two dollars a week, and by strict adherence to the good old rules of industry, sobriety and thrift, became a partner and after awhile married Smith's daughter?

In Brooklyn there are any quantity of little shops making shoes, anywhere from a couple of dozen to a couple of hundred pairs a week. Most of these little places are in lofts and are practically without "overhead." Everybody works, including father, mother, son and daughter and daughter's young man—morning, noon and night.

With overhead reduced almost to the vanishing point, these shoemakers—they learned their trade in the better-known factories of that city—manage to produce and sell footwear to the value of many millions of dollars a year, and all of it in competition with the whole industry. Their names are unknown to the rank and file of the trade. How do they do it?

Let's look at a typical case. A shoemaker saves \$500. With this slim capital he decides to start a business for himself. This gives him no credit with banks, leather and supply houses. It does pay the first month's rent. It does enable him to pick up a few second or third hand machines. It does enable him to secure a few lasts. It does get him, for cash, a little leather and needed supplies. He can make his own patterns. He has some ideas on design. His own hands aided by all his family, soon put together a few shoes, which he shows to New York or visiting buyers. With no overhead, he can of course considerably undersell his larger competitors. He stands or falls on the merit of his merchandise and his ability to stand the gaff until he has turned the corner.

* A big leather man told us only a few days ago of such a man, hardly able to speak the English language,

who came to him to ask for a line of credit, "as other manufacturers." Up to that time he had paid cash on delivery. He showed the tanner bank-books exhibiting over \$20,000 to the credit of his business and proved that he had made nearly that amount the preceding twelve months. In other words, he had "made good." The leather man could not do otherwise than grant his request.

This typical case—it is not hypothetical—"points a moral and adorns a tale." In thinking about it one is inevitably compelled to hark back some fifty years when the foundations of many of our famous shoe manufacturing houses were laid. There are some points of similarity. If we forget for the moment, that the original manufacturers, pioneers in our industry were as a rule, descendants of colonial stock, and rarely first generation Americans, there is indeed a startling resemblance in the record.

In 1874 George E. Keith, who had learned the trade of shoemaking, at the bench, started in some such way. So did William L. Douglas. So did E. T. Wright. So did Edwin Clapp, in 1853.

Every city and every community in the country is studded with such stories. This is one of the quiet glories of our Nation, with an insistent appeal to the imagination and an assurance that work is still the measure of a man and that opportunity shall still have its reign in our favored land.

We do not advocate a return to old-fashioned things; we do recognize a change in living conditions and standards; but we do believe that in adapting one's self to the changes it behooves us all to make sure that the changes are for the better and that in taking on the new we do not substitute a less for a greater good.

Money is made by many men as Mr. Munsey is alleged to have made his millions in steel. Still, it is heartening to believe that the age-old fruits of industry are still obtainable. There must be a different and better flavor to fruits thus obtained.—Shoe Retailer.

Millinery Trims For Spring and Summer Season.

Details of millinery modes now under development for the late Spring and Summer season include practically every known type of pasted feather specialty, floral composition, jewelled ornament and ribbon development. In the list of approved feather designs are simulated flowers and leaves, and among the "fancies" that introduce uncommon handlings in black and white are feather forms of ermine tails. The latter are altogether new in styling, according to a bulletin issued yesterday by the Retail Millinery Association of America.

"Flat feather bandings in vari-color, or tone-on-tone coloring, appear to be woven at first glance, and Marthe Regnier's flat pasted birds are now shown in solid colors and as iridescent garnitures," the bulletin says. "Continued interest in the use of bird forms in galalith, metals, enameled wood, colored glass, ribbon-craft or pasted ostrich, is also noted. Graceful

new lines are recorded by white and pastel coque.

"Floral details come into their own in novel ultra-modern fashion. Small flat flowers, which met with success in the Southern resort showings, find continued favor in massed effects upon crocheted and fabric straws. Oval and disc forms appear in tiny shellacked and metallized wood flowers, and are also occasionally used either at the base of the crown or its tip. An interesting treatment of long-pointed velvet leafage appears in its adoption as a crown banding and side garniture in imitation of parrot's feathers. Hand-craft georgette and chiffon flowers, regarded as a particularly smart detail of the moment in evening dress, are equally significant in the creation of luxurious garden party and restaurant capelines.

"Large florals give promise of a greatly extended usage, not only upon hair, tulle, taffeta, and georgette capelines, but also upon the artistic types of new turbans and toques, which pose a single rosette-rose, convolvulus or lily at the side-back in the manner of Georgette, Regnier and Elaine. A domestic house adopts this principle of placement for its crochet straw sports modes, utilizing large modernistic florals in overlapping twos and threes at the right side-back, flat against the crown.

"The vogue of belting ribbon increases daily in both semi-formal and sports styles. Combining these ribbons with fabric-straw, or contrasting them with various unlike ribbon weaves such as moire and satin, in

two-tone, plaid and stripe effects, is regarded as a successful venture. Velvet and metal ribbons continue both in modes of formality and in sport's styles. A new linen ribbon arrives in brilliant, soft and neutral shades, and in flat and fluted handling."

Detroit—Brandt Manufacturing Co., 3625 Superior street, has been incorporated to manufacture and deal in lighting fixtures, electrical appliances, etc., with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in property.

Is the entrance to your store clean and free from obstructions? People will judge your store as a whole by the entrance, and usually they will be right.

At Your Service

BEN KRAUSE
Company

Largest Distributors of
Leather, Shoe Store and
Shoe Repair Supplies

"MILEAGE"

Means Quality - Service

20 Ionia Ave. Grand Rapids, Mich.

Are You Making this Mistake?

A survey of shoe retailers in Michigan last week shows some merchants:

Try to guess styles 3 to 6 months ahead
Buy more than they need of a number
Buy "abroad" when they might buy "at home".

**As a Means to Greater Profit in 1926,
We offer YOU:**

The last word in style for Immediate Delivery
"Over-night Service" on Fill-Ins

A chance to buy right at home a line of Quality dress and work shoes that is making profits and giving satisfaction from New York to California.

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

OUT AROUND.

Things Seen and Heard on a Week End Trip.

En route to Chicago last Wednesday evening I devoted most of the time to the discussion of food topics with William R. Roach, who has probably done more to educate the people up to an appreciation of wholesome canned goods than any other man in America. Mr. Roach's output from his six canneries during 1925 aggregated \$4,000,000 and he expects to increase his output to \$5,000,000 during the coming season. He will have thirty-six new jobbing distributors this year and has over seventy-five salesmen now in the field booking orders for futures. Mr. Roach sneers at the idea that there is an overproduction of canned peas. He says too much trash is canned by many of the Wisconsin pea packers, who ought to be prosecuted for putting out such a large percentage of unwholesome stuff under pea labels. For himself he has no peas on hand to speak of. The same is true of nearly everything he put into cans during 1925.

In order to obtain another slant on the canned foods situation my first call in Chicago was on John A. Lee, Secretary of the Western Canners Association. Unfortunately, Mr. Lee was detained at home by a very sick wife, so I was unable to discuss the situation with him. He is one of the best posted men in the canned goods line in the United States, having been actively connected with the industry since he was a very young man.

I was told at the office of the American Seating Co. that as soon as the new buildings which will cost \$3,500,000 are erected and installed in Grand Rapids, the Manitowoc plant of the corporation will be abandoned and the entire output of the company will be produced in this city. The common stock of the corporation is now selling around \$300 per share. Brokers assert that if the forthcoming annual report shows earnings and surplus applicable to dividend disbursements equivalent to 60 per cent. of the common stock, the market price of the latter will probably go to \$420 per share.

I devoted Thursday evening to the wonderful Miracle play, now running at the Auditorium theater. It is a marvelous pantomime and should be seen by all who have a religious vision to interpret it properly. Many of my Roman Catholic friends insist that it is sacrilegious, but I cannot view it in that light; and I notice that even those who condemn it most strenuously keep going to see it, evidently attracted by the artistry of the production.

I met Ned Carpenter, the Grand Rapids wholesale paper dealer, at the Congress Hotel. He had been in Chicago several days negotiating for a new Rolls-Royce car which was offered to him on very advantageous terms. The proceedings were interrupted by the arrival of Mrs. Carpenter from Florida, where she had spent the winter. Mrs. Carpenter promptly vetoed the purchase of a touring car, plainly showing that not all the brains in the Carpenter family are monopolized by the (al-

leged) head of the house. Any one who has ever enjoyed the advantages of a closed car will never go back to an open car again.

I dined Friday evening at the Illinois Athletic Club as the guest of my life-long friend, Louie Winternitz. During the evening I had the pleasure of shaking hands with Col. Beyer, whom I introduced to Mr. Winternitz forty years ago and have never met since. Col. Beyer arranged at that time with Mr. Winternitz to handle the Paul Bechner vinegar line in Grand Rapids, which relation continued for many years.

At the office of the Standard Oil Company, on Michigan avenue, I found T. J. Thompson, General Manager, beautifully situated in a corner room commanding a wide expanse of park area and Lake Michigan. Mr. Thompson still has a keen interest in everything pertaining to Grand Rapids, where he was located so many years and where he first became connected with the Standard Oil Company Sept. 23, 1883. He told me that the Standard Oil Company puts more money through the banks of Grand Rapids than any other single interest, its aggregate clearings last year having exceeded \$15,000,000.

Mr. Thompson is an enthusiastic automobilist and something of a baseball fan. He is not adverse to witnessing a horse race and enjoys all the manly sports keenly, although he finds little time to devote to anything outside of his office and his home. He attributes his success in life to "simply work" and those who know him well and are familiar with his methods of working concede that no man has ever given longer hours and more patient and loyal service to an employer than Mr. Thompson has during the long period he has been connected with the Standard Oil Company.

Naturally, Mr. Thompson's activities have been largely bound up in the large business he has helped to establish on a sound basis, for whose success he is largely responsible and which for many years has been one of the country's just causes for pride. As an employer and manager of men, he has always been noted for his fairness, his compassion for the man lower down and his sympathy for those in distress. With the patrons of his company he has always stood for reliability. He has never paraded or made any fuss about his principles along this line. Honesty is not a mere policy with him; it is a principle. One of his greatest pleasures is in the congenial feeling and confident regard that exist between him and the employees and customers of the company of which he is the executive head.

Mr. Thompson is a man of many parts, but above all is possessed of a wonderful amount of quiet dignity, a kindly disposition and a courteous manner which make him hosts of friends. E. A. Stowe.

More About Old Time Local Merchants.

Henry Spring and Edwin Avery composed the firm of Spring & Avery sixty years ago. Their store, the location of which is now occupied by the Herpolsheimer Co., was the larg-

est of its kind in the city. Its patrons were mainly of the well-to-do class. The financial panic of 1873 forced the firm to liquidate their obligations. Each partner had withdrawn considerable amounts from the business and erected substantial homes for their wives and children. Fletcher & Wanty, a firm that devoted their talents largely to commercial transactions, was employed and in the end a compromise with creditors was affected on the basis of 50 cents on a dollar. Avery withdrew from the firm and the Claflins, jobbers, of New York, acquired an interest in the business. Richard D. Swarthout was their representative. Henry Spring's interest in the firm was reduced to \$6,000. Mr. Spring died a decade or more ago and the business was purchased by Morris Friedman, who uses the old name "Spring" in connection with his own.

J. L. and Edward Van Houten were painters and decorators. Their store was located on Monroe avenue, near Lyon. J. L. Van Houten was a skillful sign writer, while Ed. was a master of painting and graining.

Harry M. Goebel was a dealer in wall paper and painter's supplies. His store was in the block now occupied by the Hotel Pantlind on Monroe avenue. A very energetic, ambitious and capable young man, Henry J. Heystek, was his chief salesman. During several years following 1880 he worked up a large business with the manufacturers of furniture. Finally Heystek was invited to join Cornelius L. Harvey in a partnership to engage in the sale of wall paper, decorator's materials, pictures, frames and kindred goods. The firm achieved almost instant prosperity, which continued several years, when a misunderstanding of a personal nature served to effect a dissolution. Harvey entered into a partnership with a man named Seymour and opened a store with lines similar to those of the old firm. Heystek admitted Fred C. Canfield, who had been the manager of a branch store owned by the firm, which continued several years. Heystek died and Canfield was chosen to manage the business, which had grown to much more than local importance, and also the interests of Mr. Heystek's heirs in connection with the executors of Mr. Heystek's will—David Wolf and the late Hugh Wilson. Heystek's son became of age and succeeded Canfield as manager, a position he had been carefully trained to fill. Mr. Goebel, aged 84, is still among the living. His home is on Madison avenue, S. E. Arthur S. White.

Detroit—Delroy, Inc., 11680 Kentucky avenue, has been incorporated to manufacture and sell "Chappy" lotion, drug specialties, etc., with an authorized capital stock of \$25,000 common and 25,000 shares at \$10 per share, of which amount \$17,200 and 1,900 shares has been subscribed, \$300 paid in in cash and \$26,000 in property.

Muskegon—The Shaw-Walker Co. has changed its capital stock from \$1,500,000 to \$1,000,000 and 150,000 shares no par value.

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed
Distributors.

I. VAN WESTENBRUGGE

Grand Rapids - Muskegon
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Nucoa

The Food of the Future

CHEESE of All Kinds
ALPHA BUTTER
SAR-A-LEE

BEST FOODS Mayonaise
Shortning

HONEY—Horse Radish
OTHER SPECIALTIES

Quality-Service-Cooperation

King Bee

Butter Milk

Egg Mash
18% Protein

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

Manufactured by
**HENDERSON MILLING
COMPANY**
Grand Rapids, Mich.
"The reliable firm."

FINANCIAL

Installment Buying Appeals To British Commission.

We are always interested in what a hard-headed Englishman thinks of business here, both for the outside point of view that he may give and because we admire Great Britain's good judgment in trade matters. Dr. E. W. Snow, a British economist of note who has been visiting here, produced a document in the course of a conversation a few days ago in which is set down a significant opinion on our installment movement.

When Colonel the Hon. Vernon Willey and Guy Locock had returned from a visit to the United States late last year in the interest of the Federation of British Industries they turned in a report that is distinguished for the accuracy of its findings. Of particular interest is what these gentlemen had to say about a practice of which the effects are not fully understood by our own economists.

Impressed by the stability of commodity prices in this country, the British Commission said:

"The failure of American prices to rise as predicted is all the more remarkable in view of the enormous extension of the deferred payment system. The installment plan of business has increased by leaps and bounds and includes not only automobiles, furniture, pianos, etc., but every range of commodities, including clothes, radio sets and even paint for the house.

"The financial risk is not taken by the producer, but is insured, and special finance corporations have been formed to undertake this class of business, which is widely reinsured. It appears to be the general opinion that the installment system is sound business and that its great extension in the United States has contributed substantially to the existing prosperity. The system has certainly acted as an incentive to work, in view of the necessity of keeping up regular payments, and the chief danger in it would appear to be that in a trade reaction considerable losses would be incurred, and also that since the requirements of the future would have been so largely anticipated by this system, people would hold off buying for longer than a normal period and thus accentuate the depression.

"However, there seems little danger of this at present, and we would suggest that in view of present conditions in Great Britain it might be well worth the while of British business to examine the possibility of extending this system in England to the extent to which it operates in the United States."

Here is a judgment of the movement that should cheer its most ardent proponents, for the opinion is one that appears to be spreading in this country. Authorities are divided in what they expect from installment buying activities, but at least it may be recorded that the plan does not arouse so much adverse criticism as once it did here.

The true test of the movement will not come unless and until our present prosperous era is followed by one in

which earnings are reduced. If our people have not mortgaged their future earning power beyond their ability to pay, the pinch may not come; if they have, it will.

Paul Willard Garrett.
[Copyrighted, 1926]

Lethargic State of Trading Stimulates Short Interest.

Most financial authorities still are confident of continued good business, but their bullishness on trade conditions does not make them bulls in the market.

The great bull market that began in the summer of 1924 and gained momentum after the election of President Coolidge gradually drew men over to the constructive side of the market until soon bears were nowhere to be found. Bulls there were everywhere, and up to the present period they have dominated trading activities.

A new animal has appeared in recent weeks, and from now on, perhaps, those in the bear camp will make their presence known pretty plainly. Already the market shows the imprint of selling by large traders who believe prices have about finished their upward course.

The action of the stock market has demonstrated in fairly convincing fashion that investment issues of quality command the interest of investors so long as the market price is allowed to move in accordance with economic laws. It is when stocks are forced to ridiculous heights by pool manipulations that trouble begins, and in a market such as we recently had the speculative influences were widespread.

That the time had come when the bullish enthusiasm of many traders had carried them somewhat afield was pointed out by the year-end forecasts. It was regrettable that some stocks were forced upward too rapidly and is now unfortunate the price of certain issues discounts spectacular improvement far into the future, when, as a matter of fact, the improvement may be only moderate. Since the market's enthusiasm had, with the aid of cheap money, been allowed to run so long, however—and this is the important point—more is to be gained than lost by the appearance now of short selling.

Short sellers in offering stocks that they expect to pick up some time in the future incur an obligation to buy stock later on. Thus a cushion is provided against an uninterrupted and sustained downward movement, for as declines occur short interests will rush into the market to cover their positions by buying stock.

Meanwhile the more reliable business indices give indication of continued good trade in a majority of the leading industries.

On the question whether 1926 will equal 1925 in its yield of business profits the authorities still must figure in the dark, but no reasons have appeared to doubt that 1926 will be a good season. Present irregularities in the stock market are not reflections of the approach of a period of depression in business, let it be noted, for signs of such a change are nowhere to be found. Stock market irregularities reflect a technical condition of

The Life of an Estate

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

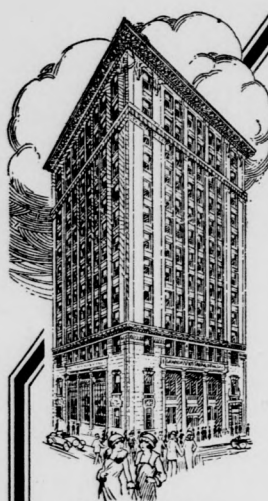
Failure to make a will, failure to appoint a trust company as executor and trustee, failure to arrange for the distribution of life insurance money under a life insurance trust—these neglects mean short lived estates.

Safeguard your dependents by safeguarding your estate.

Let us discuss this matter with you.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICHIGAN

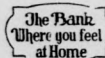


Main Office

Cor. MONROE and IONIA

Branches

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Madison Square and Hall
E. Fulton and Diamond
Wealthy and Lake Drive
Bridge, Lexington and
Stocking
Bridge and Mt. Vernon
Division and Franklin
Eastern and Franklin
Division and Burton



OLDEST SAVINGS BANK IN WESTERN MICHIGAN

SERVICE

—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.

We believe that an account in any one of our departments will make you like our point of view.

GRAND RAPIDS SAVINGS BANK

"The Bank Where You Feel at Home."

15 Convenient Offices.

Grand Rapids Savings Bank

OFFICERS

WILLIAM ALDEN SMITH, Chairman of the Board
CHARLES W. GARFIELD, Chairman Ex. Com.
GILBERT L. DAANE, President

ARTHUR M. GODWIN, Vice Pres. ORRIN B. DAVENPORT, Asst. Cashier
EARLE D. ALBERTSON, Vice Pres. and Cashier HARRY J. PROCTER, Asst. Cashier
EARL C. JOHNSON, Vice President H. FRED OLTMAN, Asst. Cashier
TONY NOORDEWIER, Asst. Cashier

the market that needed correction and that, fortunately, has been partially corrected already.

Paul Willard Garrett.
[Copyrighted, 1926]

To Wolverine Foundation and Other Wide Awake Citizens.

Written for the Tradesman.

Considering your interest in the well being of Michigan I submit illustration of white pine growth that is a good demonstration of the inherent power of our soil and climate to reproduce forest growth equal to that found here by the early settlers.

French experience shows that state forests are the dependable resource on which industries must rely for a very large percentage of high grade timber. Michigan will before long have similar need and should have the same dependable resource. Michigan has State land and should rise equal to a forceful command of the situation that confronts us.

All considerations point to the need and desirability of planting white pine wherever possible and on the next lower grade of soils—Norway pine and follow up with Scotch pine, which is used to considerable extent in French forests and should take the place of Jack pine because it is better timber.

You can do no better work than that of influencing the public to demand State forests on all State land.

And in conjunction with that endeavor could be brought forward and stressed the idea that men buying for hunting and fishing grounds can well invest a part of their land and time in the development of a beautiful evergreen forest growth.

They want timber as game cover and it will be well worth while to call their attention and present facts showing the utility and ultimate larger returns from the best type of trees. An inspector of the United States Forest Service examined my white pine in 1924, taking a section of 200 trees and listing the size of each. He estimated that at forty years this stand would produce 20,000 board feet per acre; if left twenty years more there would be 40,000 feet per acre.

At the yards here No. 1 common white pine boards have been selling at a price of one hundred dollars per thousand feet.

Just think what forests of that kind will mean to Northern counties as time goes on.

The direct return through values created and distributed for work done and indirect returns through beauty and all recreational use—the healthfulness—the tempering of climate and regulation of lake levels and stream flow. We can now see the future great value of scenic beauty and so it is wise for all our intelligent citizens to know that natural forces, when properly controlled, will produce the beautiful pines.

For all to understand that it rests within our power to plant and reproduce on State land pine that will show for four or five hundred years the appealing stateliness equal to that of the old time forests.

Your efforts to bring reforestation on State and private land will be a

very useful work toward putting a stable foundation under the boom we now see on the way and will promote State wide prosperity.

Frederick Wheeler.

Living Costs Are Still Coming Down.

Apparently the slight recession in wholesale commodity prices of the last few months has had an influence on the cost of living.

Changes in values of commodities at wholesale sooner or later are reflected in values at retail and finally, of course are what determine the cost of living for the family that buys its groceries, clothing and sundry articles in small quantities. In making up the family budget account must also be taken of money spent for such things as shelter and fuel.

In this country we have no way of knowing what the average family in comfortable circumstances spends, but the National Industrial Conference Board has given us a dependable index of living costs for the representative working family.

A substantial decline in costs left the index for January, 1926, at 170.4, or, to put the thing in another way, at a level 70.4 per cent. above the 1914 average. A recession in foods, the most heavily weighted group that enters into the computation, was responsible primarily for the decline.

Living costs reached their peak in July, 1920, soon after wholesale prices established their highest level on record, and the present cost of living represents a scale nearly 17 per cent. under that post-war peak.

The purchasing power of the dollar based on the cost of living in January, 1926, was about 59 cents as contrasted with a dollar in July, 1914.

With a continued, even if modest, recession in living costs, workers will find less basis for demands for increased wages.

A steadily increasing flow of funds into the family budget stimulated by rising living costs always calls in the end for higher wages, but evidences are at hand that the peak in wages for the present movement is near at hand, if indeed it has not already been reached.

Paul Willard Garrett.
[Copyrighted, 1926]

One of the provisions in the Senate tax bill should interest millions of holders of billions in life insurance. If by reason of the death of the insured payments are made in a single sum or in installments without interest such income will not be taxable. However, if the "insurer" holds such amounts "under an agreement to pay interest thereon," then "interest payments shall be included in the gross income" and will be taxable. This is a reversal of a long-established policy. If approved, all interest which may be included in life-insurance payments to beneficiaries will be subject to tax. This is a matter of much interest to life insurance companies and one of considerable importance to all policyholders and future beneficiaries of the insured. This move is evidently being taken because of recent marked trends toward installment payments of life insurance.

F.D.B.

ANNOUNCEMENT

MR. CARL WISNER

Will Assume Charge
of the
DETROIT OFFICE

FENTON, DAVIS & BOYLE

at 2056-2059 Buhl Building
on March 1, 1926

Mr. Wisner assumes his new duties with a seasoned experience in the handling of real estate bond issues and trusteeships affecting the control and management of real estate. He was associated for more than seven years with the American Trust Company of Detroit as Secretary and Vice President. Prior to this he served as a State Bank Examiner under State Banking Commissioner Frank W. Merrick.

Penton, Davis & Boyle

DETROIT
2056-2059 Buhl Bldg.

GRAND RAPIDS
Grand Rapids Nat'l Bank Bldg.

CHICAGO
First Nat'l Bank Bldg.

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.

Fourth National Bank

United States Depository

Established 1868

GRAND RAPIDS
MICHIGAN

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

DIRECTORS.

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

Takes Charge of Investment Firm's Office in Detroit.

Carl Wisner, with the American Trust Co., of Detroit for seven years as Secretary and Vice-President, takes charge of the Detroit offices of Fenton, Davis & Boyle, investment bankers, 2056-59 Buhl building, bringing to his new duties a broad experience in State banking circles.

During his association with the trust company he has been closely in touch with the real estate mortgage field and has made a special study of real estate bond issues and trusteeships affecting the control and man-



Carl Wisner.

agement of real estate. Prior to his association with the American Trust Co., Mr. Wisner became well and favorably known to bankers throughout the State as State Bank Examiner under State Banking Commissioner Frank W. Merrick. Before joining the State Banking Department, he served the Security Trust Co., of Detroit.

The new arrangement will give Fenton, Davis & Boyle complete facilities in Detroit, Grand Rapids and Chicago, the executive office being in Grand Rapids, which is the home of Russell J. Boyle, President of the organization.

Grandmother's Remedies Which Want a Lot of "Swallowing."

A few years ago there lived in the Caledon district of the Cape Province, South Africa, a Dutch woman who had a reputation for curing the most aggravated cases of cancer. So much attention was attracted to her remedy that its claims were investigated by the South African Medical Association; columns were written regarding this woman in the sub-continental newspapers; and discussions on the subject waxed hotly in the Legislative Assembly. Authentication of the efficacy of her treatment is not at the moment available, but as an outcome of the medical enquiry it was found that the "cure" was based on certain juices extracted from the common violet.

A French woman of the peasant class achieved such a high percentage of good recoveries amongst wounded soldiers during the kaiser's war that the military doctors were attracted by her record. She seemed to be particular-

ly successful in dealing with suppurating wounds, and an investigation brought to light the fact that her remedy was merely allium—in plain English, garlic. An extensive trial of allium in the army hospitals of France and England endorsed the efficacy of the extract. One can well imagine, therefore, that there must be something after all in the good old grandmotherly injunction: Rub onion juice into a wasp-sting.

Here are some local remedies used in the Fen district for common ailments:

For a sort throat. A slice of fat bacon—the fatter the better—tied around the throat with a stocking.

For boils. A tablespoonful of flour, stirred into a tumbler of old beer, and drunk quickly.

For sciatica. Sufficient grated horse-chestnut to cover a three-penny-piece thinly. (Care must be taken, however, to see that the horse-chestnut is used sparingly, as an overdose will do more harm than good.)

An idea still exists in Northumberland that "roast mouse" is exceedingly helpful in cases of whooping cough; whilst in North Wales it is a common belief that the skin of a newly-killed rabbit will cure the most obstinate cold on the chest if applied with the flesh side placed next to the sufferer's skin. And there is, of course, the West Country faith in snails boiled in barley water as an unfailing remedy for colds.

A dear old lady, who devotes much of her time to ministering to the sick poor, pins her faith to peppermint poultices for bronchitis. She gathers the flowers, sheds the stems, and makes pulp of the leaves. These, she affirms, quickly relieve any "tightness" of the bronchial passages. Nor does their good work stop here, for, applied on alternate nights with hog's lard, peppermint poultices will get rid of corns!

There are, of course, grandmother remedies which want a lot of "swallowing." For example, there is a belief widely prevalent in Holland that a potato which has been begged or stolen is a sovereign cure for certain ills of the flesh. The right foot of a hare, if carried in the pocket, is considered in parts of Lancashire and Cheshire sufficiently potent to keep the doctor away. Thomas H. Lewis.

Senator Couzens is still fighting his private wars in Washington. He had not long been a Senator until he was carrying on a private feud with Secretary Mellon. A little later he included the White House in his general program of opposition. This week he has added Senator Smoot's name to his little "black book." The Senator from Utah, he says, "tricked" him by "sharp practice" in bringing the publicity clause of the tax bill to a vote. There are rumors that the Senator, from Michigan would "like to drive a golf ball through Senator Smoot's head." This is rather rough stuff for a grave and more or less reverend Senator in the "greatest deliberative body in the world." Said deliberative body may yet be called upon to deliberate the case of the more or less violent gentleman from Michigan, who seems inclined to mayhem, battery and assault.

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Due April 1, 1934.

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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% .

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Fire Marshal Lane Enthusiastic Over Michigan Rural Protection.

During two years in which rural co-operative fire companies have been operating in Michigan, farmers have been saved \$2,000,000 in fire losses, while their investment has been only a few thousand dollars, Charles Lane, state fire marshal of Michigan, estimates.

Not only have rural protection systems proved efficient in saving property but presence of the farmer-owned trucks in a community has tended to remove the ever-present fear of devastating fires which has been an inseparable factor in farm life.

Since the rural fire truck was put into operation in Charlotte two years ago, a dozen or more agricultural communities have made similar arrangements for fire protection, according to Fire Marshal Lane, and results have been astounding.

Most of the rural fire trucks operating in the State were purchased by farmers. The equipment has not been expensive and an average subscription of \$10 to \$15 from farmers in the area covered has been sufficient. In most instances arrangements have been made with the nearest city or village to man the farmers' truck with city firemen and, in return, the truck can also be used in fighting city fires.

So successful have been the initial efforts of the privately organized fire protection associations that supervisors of Jackson county have appropriated \$12,000 for purchase of a fire truck which will be kept in the city of Jackson and will serve farmers in the entire county.

"While the effective range of the rural fire truck cannot be estimated because of particular conditions affecting each fire, the trucks have proved successful in saving property at distances of 10 miles from the station and even farther," says Mr. Lane.

"Good roads have been largely responsible for making this possible. In days of horse-drawn vehicles, a fire could gain considerable headway while the apparatus was traveling two miles. Later, when motor apparatus came

into use, poor roads prevented aiding rural districts in many instances. But modern pavements and fast trucks have brought every farmer close to town as far as fire protection is concerned."

Fire Marshal Lane helped to enlist farmers to subscribe to purchase of the Charlotte truck. Skeptics pictured the firemen arriving in their truck, searching for a water supply to cool the embers of the destroyed farm house or barn.

The Charlotte organization, however, obtained a heavy truck with a 280 gallon water tank in addition to the usual pumps and hose equipment. With this initial water supply, the hose can be connected and water sprayed on the fire as soon as the truck reaches the blaze. If the fire appears dangerous, a cistern or well is found to supply additional water.

While no recognition of the rural fire trucks has been taken by insurance companies yet, Mr. Lane believes country fire insurance rates will be based on comparative fire protection the same as city rates within a few years. Mutual insurance companies owned by farmers are already profiting by the innovation.

Keep Ahead of the Job.

In your office you may leave work unfinished, depending on the next day to clean it up.

Next day additional work comes to you, or you may be delayed, and what gets ahead of you to-day is added to what you neglected to do yesterday.

Errors creep in, and in your haste you do not keep up to the usual high standard of work which you ought to maintain.

Most persons work with feverish haste, when they have not planned their work, and so it is better to lay out a plan of procedure and make each day take care of its work.

It pays in every way to keep ahead of your job.

Almost Forgotten Limerick.

To the hen, "You're a beautiful creature,"
Said the Rev. Henry Ward Beecher
The hen pleased with that,
Laid an egg in his hat,
And thus did the hen reward Beecher.



Illustration referred to by Mr. Wheeler in his contribution on page 13.

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WOMAN'S WORLD

For All—Intelligent Enjoyment of Music.

Written for the Tradesman.

The teaching of the appreciation of music in public and private schools is one of the educational innovations of recent years that appears to merit almost unqualified approval.

No one should go through life without in some measure coming into the benefits of good music. How can these benefits be made generally available, so that all children, poor as well as rich, may have them? The best and most practical answer thus far made to this important question is: By the teaching of appreciation and by instruction and practice in singing. The singing already is to be found in so large a proportion of the schools that it here is taken for granted. It is to be hoped that before many years the appreciation teaching may be given not only to pupils in the cities and the larger towns, but to those in the rural districts as well.

This placing of appreciation on the curriculums involves an idea not usually held, indeed almost unthought of, a generation ago—the idea that teaching the meaning and enjoyment of music is necessary. Our notions were a little vague in those days. We believed that persons naturally so inclined enjoyed music—that is, simple, popular music that anybody can understand. The enjoyment of the classical was thought to be for those who had given much study and practice to either vocal or instrumental performance.

Now it seems to be quite well established that nearly all children can be trained to receive genuine pleasure from hearing skillful rendering of the great masterpieces. The satisfaction to be derived from music is not conditioned on ability in performance or even on aptitude for learning execution. Those who are hopelessly inapt as performers may appreciate keenly and deeply.

It is astonishing how early the music memory develops. In competitive tests it has been shown that pupils in the grades have no difficulty in distinguishing a large number of selections simply by hearing a few bars of each piece. It is in the grades that the teaching of music appreciation is of greatest moment, for so many of the boys and girls never reach high school.

Does all this give the impression that music appreciation is something that can be learned quickly and easily and so can have no real value? That is a wrong idea. The instruction need not be superficial even though it has to be made simple and no great amount of time can be given to it. A little investigation convinces one that in some schools pretty thorough work is being done along this line. By this instruction it is feasible to give all children a right start in music enjoyment. The further pursuit need be limited only by their inclinations. The subject is really inexhaustible.

This training comes in happily now when the reproductive processes are attaining such perfection that music is within the reach of every home. Where taste has been cultivated it

will be the right kinds and not the wrong kinds of music that will be chosen.

The study of music appreciation being as yet only in its beginnings, it is early to predict definitely as to results. We should not expect too much but it is not overoptimistic to feel that what is being done is a step in the right direction and a promise of far greater things.

The development of a taste for what is really excellent in music cannot fail to act as a safeguard of youth, not the only safeguard needed by any means, but one that is essential. For good music is a legitimate and elevating pleasure and legitimate pleasures are necessities for boys and girls.

We deplore the jazz tendencies of these present times and the restless desire so widely expressed, not by young people alone but by many who are middle-aged and elderly, to get a kick out of things. Is it too much to hope that music appreciation may have some part in correcting these objectionable proclivities?

It is good to train the children to sit still and listen, keeping their attention closely on the selection that is being rendered and taking in its beauties. It develops a side of the nature that in the past has been with many almost wholly neglected.

We have been trying to teach children the things that will aid them in earning a livelihood and the things that will help them in their other various duties and activities, but how little has been done to show them how to gain quiet enjoyment and happiness in living. This has been a marked defect of our educational system.

The study of appreciation in no way prevents the study of execution. Rather is it almost sure to bring to notice some children who are born musicians and who will find in some form of musical expression their natural work in life.

What children should be trained to be musical performers? This opens up a big question. The old belief that piano playing is an accomplishment without which no young lady's education is complete, will die hard if it ever does die. But already there are signs that it is undergoing some modification.

Can it be denied that the ambition of parents that their children, especially their daughters, be trained in musical execution is a fetish that has led to great outlay of time, money and effort, with in many cases, only pitifully small results? Some of the children for whom an instrument and lessons are provided never become proficient enough to render simple selections creditably. Others, who acquire somewhat greater skill, drop their music when they come to take up the serious duties of life. Only a small proportion develop into competent musicians.

When aptitude and liking for the subject do not manifest after a sufficient trial, is it justifiable to drag a girl or a boy through long years of practice and training, when mediocrity is the only probable result? It is to be hoped that before long parents will see that most natures, even those who

have come into the real meanings of music, wisely prefer to take it second-hand from highly skilled performers, rather than struggle for amateurish execution of their own.

It is gratifying to note that at least in some places adult classes are being conducted in the study of music appreciation, thus giving to those who in early life lacked all musical training, the opportunity to come into an intelligent enjoyment of what is every person's right. It is a most commendable and practical method for those of mature years to widen the scope and raise the quality of their pleasures.

If one has an inclination or liking for art or literature the same principle may well be applied. Great satisfaction is to be derived from even a brief study of some great work—a famous picture or some masterpiece of prose or poetry. Such culture may be pursued in a class, with other members of one's family, with friends interested in the same subject, or alone. Books and helps are readily obtainable. It is a satisfaction to know that, in many schools the children are being taught to appreciate art and literature as well as music.

In unscheduled ways we may get much from the cultivation of an appreciative habit of mind. Some of us in our haste and preoccupation and unceasing effort to do and achieve, are blind to much that lies before our very eyes. Taking time to see and enjoy the wonders of sunrises and sunsets, the exquisite beauties of flowers and of landscapes, and to appreciate the sterling traits and admirable qualities of those who walk the way of life with us, is an essential part of well-rounded and complete living.

Ella M. Rogers.

Initiative.

The rarest of human qualities is initiative. That, at least, is one man's conviction.

All worthwhile men have good thoughts, good ideas and good intentions—but precious few of them ever translate those into action.

How many of us are inspired by what we read, see or hear; adapt the inspiration to a practical business idea and then do nothing through lack of initiative.

Overcome this in ourselves and in those under our direction and the greatest tonic possible will have been administered to our business. Let us try some treatment in this direction.

John Hancock Field.

Blouses Are Selling Well.

The blouse business is very good at present, according to information supplied by members of the United Waist League of America. Tailored blouses are more in demand than for many seasons past, and the semi-tailored models are also moving well. Crepe de chine in the latter group are the favored materials, with a preponderance of high colors shown. Front frills, buttons and narrow pipings of seams are among the trimming features. In addition to good initial orders at the beginning of the season, many re-orders are now coming in to the manufacturers.

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STORY OF A MOTHER

Told by an Only Son Who Loved Her.

This is the story of a pioneer. In the older parts of the country no longer is it possible to bridge the gap from first beginnings of a community to modern life, but here in our own community there are people still with us who can remember from the time that the Indians were here, up to the present community of 175,000 people.

I am going to tell the story of my mother whose parents came to Grand Rapids from New York, her father in 1844 and her mother in 1848. "Far-off Michigan," it was called then, and the first white man had only made a permanent settlement here a few years before. The Indians still had their wigwams in the valley. My mother was born in the city at the corner of Seventh and Stocking streets. Across the way Mr. Stocking had a few years before cut a road from his homestead diagonally down to the settlement at the rapids, now called Stocking street.

When she was a girl and her father had moved on to Walker avenue, a little distance beyond, there were wild animals all about and she told her son of once having heard a panther cry in the woods. In the spring she would see the Indians come by from the North in Indian file to get their annual payments from the Government agent.

The stages ran by to and from Newaygo and Big Rapids and some of our old lumbermen, such as Delos A. Blodgett, Thomas D. Stimson and others stopped at her father's house to get warm on their long trip to the North woods.

In those days all little girls and boys were expected to work and, besides helping her mother about the house, she got up at 5 o'clock in the morning and milked cows until her little fingers were tired and then she would get ready and go to school. In this day it would be regarded as very unseemly for a girl of 8 or 9 years to work in this fashion, but it made her strong and self-reliant and never changed her sunny, sweet disposition.

When she was 10 years old the civil war broke out and she went with her mother to see her mother's youngest brother leave with the troops from the old D., G. H. & M. station, the only railroad then in town, for Washington. Within four weeks he was in the first battle of Bull Run and her mother's three other brothers went to the war and they never failed to write back letters from the army, encouraging their little niece to keep up her studies and get an education.

She grew to womanhood—or as was then regarded womanhood, seventeen or eighteen years—and she had done her school work so well that she was able to get a teacher's certificate. She taught school on the old South Division street road, going back and forth on the stage when it stopped at the old stage house in Kelloggsville. Some of the time when she was lonesome she would walk Saturday night several miles through the heavy timber to visit her mother's brother and his wife, who

had taken a farm in the woods near her school house.

When my mother was twenty-two she married a young man of twenty-three. He went to Rockford to be superintendent of a foundry and after a while a ten pound baby boy came to gladden their home. Heavy responsibilities were just beginning with her. In five months her husband died of typhoid fever and she was left to struggle with the hard, cold world that it was to most people, but to her she always made it a thing of joy and sweetness to those around her, which was a mirror of her soul.

Her boy was only five months old and she was the practical head of the family, with a mother and three smaller sisters going to school to take care of,

she had brought from home. Last summer I talked with one of the King brothers, who lived in the district that winter, and he made a statement which all of her friends know to be true, that everybody loved her; that she was always smiling. That is, he meant to say that even if she did not like anything she smiled. Her school work was such that she was given a position in the city. Her mother died and she was left alone with the baby boy and three smaller sisters, one of them an invalid. Her father, one of the rough and ready pioneer sort who never got out of pioneer ways, had married again to the proverbial stepmother, but she would not help much to take care of the sisters.

The baby boy grew and when he

broke down and it was very late when he got out and very dark and cold. When he got home he had skipped some of the subscribers who lived in an outlying district. His mother did not get home until after 9 o'clock and when he told her about it she made him get up and dress and went with him several miles to deliver the papers he had skipped. Such was her well settled theory that one must be faithful to his trust.

Her boy grew up and was prosperous and gave her a new home with all the comforts of life he could think of, and no longer did she have to teach school and her activities were not lessened in all the common good of the city, such as the hospital and ladies' literary club, but she was more than ever bound to the church. Every one loved her because of her cheerfulness and unselfishness.

What impressed one who was close to her was her kindness and tact and yet her firmness. If she thought a thing was right she would insist upon it in a way that no one was offended. With many people their children are not close to their parents, but she kept her boy always close to her and he always knew in the struggles of life that he had a friend who would not always agree with him, but would endeavor in a kindly way to show him the right course to pursue. Finally he became very ill and was taken away to the hospital. His mother sent him words of encouragement to be patient and rest the tired nerves which had worked so hard for her and the city he loved and assured him that, no matter what the world would say, she was sure of her boy and he was bound to get well and resume the place she had fought so hard for him to occupy.

The Republicans of Michigan chose her an Elector in the election of 1924 and then she was chosen by the electors as the favored one to take the vote to President Coolidge in January of 1925. She went with her son and his wife and when she stated that she had brought the vote of Michigan to President Coolidge he said, "From far-off Michigan," just as her parents had come from the East to "far-off Michigan."

But she had run her course. The heart that had been so full of sympathy and kindness for everybody was worn out and the tired body which had worked so hard and unselfishly was laid away. Thus the life that meant so much to the community in which she lived ended. As Lincoln said in his Gettysburg speech, "It is not what we can say; it is the deeds that are done that consecrate our memory;" and however I attempt to tell the story, it will be a very poor attempt to paint a picture of the good, kind woman who left us—my mother.

Claude T. Hamilton.



The Late Mrs. P. L. Hamilton.

but she faced the situation squarely and again obtained a position teaching in the country schools. In the winter of 1873-4 she taught at the old Star schoolhouse near Berlin. Teachers in those days "boarded round" and every two weeks this girl of twenty-three would go home to see her baby boy that her mother was taking care of in Grand Rapids. In the middle of the winter there was a storm which was one of the worst in years. The farmer with whom she boarded refused to even take his team out in such a terrible storm, but she thought of her baby boy in Grand Rapids and walked several miles to Berlin to board the train and when she got back on Monday morning her hosts refused to believe she had got through the storm and back until she showed them articles

was only four years old he was taken to Sunday School. Her prayerful ambition was that her boy should have a reverence for God and all the higher things of life.

One day on a last visit to her father's house to endeavor to get help from him for his invalid daughter he talked to her in such a manner that when she went out with her boy, only seven or eight years old, she cried, and the boy remembers that he endeavored to console her and promised her that he would grow up and make money and take care of her, so she would not have to work. In spite of all her trials, she kept her place in the church and social life.

The baby boy grew up and he began carrying papers for the Evening Leader. One night the old cylinder press

A mechanical agitator is useful in many manufacturing plants. Its province is to harmoniously blend varied ingredients, for instance. A human agitator may be good or bad—arousing people to prosecute needed reforms, or leading weak, vicious, ignorant ones to acts of destruction—discord not harmony.

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.

Group Meetings To Be Held in Three Cities.

Lansing, March 2—It has been arranged with local officers of the Kalamazoo Book-keepers and Accountants organization to hold a group meeting together with the Michigan Retail Dry Goods Association in that city on the evening of Tuesday, March 16. The book-keepers and accountants will have one or two speakers on the program and the president, educational director and manager of our Association, with two or three of our active directors, will also be present to participate in the round table and question box discussions.

Further announcement will be made next week regarding the program and will also include a group meeting at Pontiac and Saginaw, which, according to the present plans, will possibly occur during the week of March 22. Plans are not as yet complete. I would suggest that you mark your calendars for the Kalamazoo group meeting already arranged and for the other group meetings which will also be included in our announcement next week.

We have an enquiry from one of our members which reads as follows: "Can you inform us where we might procure stock boxes for our stock of laces and embroideries so as to keep them out of dust and dirt when not being shown." If any of our members have material of this kind kindly communicate with this office.

We have received a communication from F. E. Morriss, of Dallas, secretary of the Texas Retail Dry Goods Association, referring to what he calls "Remnant Fakers." Personally this is a new idea to me and I am handing it along to our members in Mr. Morriss' language. I quote from his letter as follows:

"You should advise your members through confidential bulletins that remnant fakers are likely to descend on them, and skin them while their eyes are wide open. Purporting to carry letters of recommendations from good houses in other parts of the country, they come asking valuable remnants and materials for making them up, for which the merchant is to pay a price, and are assured that they will be returned a lot of saleable goods that will bring a big profit.

"Now, I am not saying that all such people are fakers, but I do say that it seems as if all of the fakers in the world have gone into that sort of business. So when one of your members has someone call on him, and they start blandishing conversation that is likely to pull the wool over ones eyes, he should stop, look and listen, then take the name and address of the person and write to each of the firms whose letters are carried, or whose names are mentioned.

"Also write to the Texas Retail Dry Goods Association and ask them. If there are any who are right and fit to do business with the Association will be glad to recommend them. If they have proved unworthy of trust the Association will also take pleasure in giving the facts. No more or no less should be asked, by anyone including fakers. Always at your service."

If any of our members have any information along this line I would be pleased to hear from them.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Association.

Umbrella Sales Take Spurt.

Galoshes and other protective footwear have not been the only items of

merchandise to benefit by the rainy weather of the past week or so. Umbrella wholesalers say they have been getting hurry calls from a number of retailers for merchandise to replace stocks sold. Wholesalers say the stocks the retailers carried in their inventories in January were small, paving the way for the recent immediate delivery business and also for Spring. The short, stubby sixteen-rib umbrella for both sun and rain continues the dominating style in women's merchandise. In some of the fancier models the edges of the fabric have been cut away on alternating ribs, giving the umbrella a scalloped appearance. Bright colors feature the coverings of the merchandise for Spring.

Underwear Sellers More Hopeful.

With the advent of March there has come a feeling of greater optimism in the underwear end of the local knit goods market. There is a growing belief that much of the business in heavyweights expected in February and which did not materialize, will go down on the books in the coming four weeks. One of the reasons for this is that the end of March will mark the finish of the first quarter of the year and will also mark a rise in quotations on a number of lines that were opened on the quarterly price basis last Fall. In order to get the benefit of the governing figure for the new delivery period it will be necessary to get the orders in before it starts. In addition, the next four weeks are expected to bring forward quite a little of the buying of lightweight lines that has yet to be done.

Silk Situation Continues Sound.

The recent price flurry in printed silks and the lack of an active response to offerings of wide merchandise have been responsible for a greater degree of caution in the silk trade. But leading wholesalers agree that the general situation, in these fabrics continues to be healthy and unless unforeseen developments occur the Spring is held likely to be a rather satisfactory one. What is described as the peak of buying by both cutters-up and retailers has yet to materialize, but this is largely dependent on how soon Spring weather makes its influence felt. Georgettes, taffetas, satins and several of the other crepes, particularly flat crepes, are selling well.

Silk Glove Orders Are Large.

Orders for women's silk gloves continue to reach wholesalers in good volume. Wholesalers here said yesterday that the advance business booked in this merchandise compares favorably with the best seasons in the past. Part of the buying is due to the scarcity of supplies last Spring, when there was a late rush of merchandise that the manufacturers could not take care of. Stocks carried over from last year are practically nil. The short fancy cuff glove dominates in the merchandise being bought, with the long glove almost entirely out of favor.

Good Reorders For Lingerie.

Lingerie and silk underwear reorders are being actively placed by retailers and the outlook is that the pre-Easter

turnover of this merchandise will show a gain over last year. Both crepe de chine and glove silk styles are selling well, the demand being well distributed among step-ins, vests, combination brassieres and panties and dance ensembles. The princess slip is again meeting with marked favor, outselling petticoats by a considerable margin. Pajama outfits are featured in a number of lines and are doing well, according to wholesalers.

By the Way, When On Your Way, See Onaway.

Onaway, March 2—Such is Onaway's new slogan; how does it sound? It was selected from hundreds of proposed slogans and M. G. Koepsell secures the honor of having furnished it. Hereafter you will see it written or printed upon everything in sight; stationery, store windows, sign boards and along the highways and all public places. Say it over once and then repeat it and you cannot stop. Now, altogether, "By the way, when on your way, see Onaway." It immediately becomes a habit, a habit so strong that you will say it in your sleep. It will be used in prose and in poetry. It will be set to music and become so popular that—oh well, time will tell.

The storm king has claimed the victory. After enjoying one of the most perfect winters ever experienced in this vicinity Feb. 25 ushered in a blizzard with double fury, thus dispensing with the chug wagons absolutely. Mr. Caterpillar snow plow has done double duty and to cross State street without tunnelling through the big snow barriers would be impossible. The big flanger running on the D. & M. has forsaken the regular right-of-way and headed across country somewhere; therefore no regular trains.

"All work and no play makes Jack a dull boy." All sell and no buy make a town a poor town for business. Not so in Onaway however. This week the Hankey Milling Co. is advertising for straw, which means that they much prefer purchasing home products rather than shipping in. This enterprising company, under the management of Oscar Roberts, stands ready to purchase hay, grain and seeds of our farmers, thus furnishing a good market and their warehouse is stocked with tile, brick, cement, lime and building material and their yards with coal and wood. Now, who will step in and build a market for everything the farmer has to sell, buying in unlimited quantities all fruit, vegetables, butter, eggs and poultry? A cash market is

needed for graded produce, one that will be a credit to the community and do justice to the farmer. The farmer stands ready to do his share. See Onaway's advertisement in this issue of the Tradesman.

Once more, "By the way, when on your way, See Onaway."

Squire Signal.

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.	

Only the lazy man needs pull.

For Quality, Price and Style

Weiner Cap Company

Grand Rapids, Michigan

REAL VALUE



Ask
Your
Jobber

CRESCENT GARTER CO.
515 Broadway, New York City

"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.

THE NEW MAGNUS BUILDING

PETOSKEY, MICHIGAN

Galster Insurance Agency, Agents

THE DRY GOODS BUSINESS.

Has It Kept Pace With Other Industries?*

At the present time this country enjoys the highest real wages in all history—roughly, 50 per cent. over 1920. The elimination of waste has been an important factor in this. The consumer's desires for better, finer things are being converted into over-the-counter sales. Not the least important factor has been more efficient distribution.

The economic welfare and happiness of the public is the first consideration of business. From that standpoint the present situation is indeed a favorable one. Industries which have contributed to the present happy economic situation have devised more efficient ways of doing business.

The question facing us is: has the dry goods industry kept the pace set by the natural forces of human and industrial development?

Let us consider a few typical developments in other industries:

1. The automobile industry is the first shining example of progress in modern business. What is the underlying reason for the advancement of that industry? To answer in a few words, one would say, a thorough, up-to-the-minute understanding of the desires of the consumer and the adoption of positive measures designed to meet the requirements. For instance,

a. When motor cars were first made, there was a subconscious, or unconscious, desire on the part of the consumer for less noise, smarter appearance and greater comfort. These points were rapidly developed in touring cars.

b. The public desired closed cars at more reasonable prices. The automobile industry supplied them, with increased profit to itself.

c. The public wanted to buy cars "on time." Some mortgaged homes to make the full cash payments required. The motor industry then supplied instalment service—otherwise the point of saturation would have been reached years ago.

d. The public desires still smarter cars, even in the lower priced makes. Present facts prove how a prompt meeting of this possibly subconscious desire yields large returns. I understand from what I believe to be dependable information that one of the largest producers, who has made no style change for years, until recently a slight change was made, has experienced a slight decrease in sales to the public during the first eight months of 1925. Contrasted to that is another very large producer, which met the demand for smartness, in even its lowest priced cars and indeed, was quite instrumental in the development of that desire—has had an increase in sales to the public in the same period of 13 per cent.

2. The petroleum industry, considered for many years to be an octopus heedless of the wants, desires or needs of the public or the trade, is to-day and has been for some time devoting the best thought in the industry to the human needs and the economic needs

of the consumer, the dealer and the distributor.

a. First, the petroleum industry has striven to make its product better and better, and suitable to the changing standards of public needs.

b. It has devoted constant analytical study to the need, not only of quality in product, but to the need of courteous, efficient service.

c. A striking example in the oil business of building success through meeting the desires and needs of the customer is to be found in the Pan American Petroleum Transport Co. Several years ago that company determined to sell its own refined products which formerly had been sold in bulk to other companies. The Pan American people went into territories seemingly heavily covered by large and eminently profitable competitors. After a very careful analysis of the conscious and unconscious desires and needs of both retail and consumer customers, that Company started with no business and in one year had as much as 25 per cent. of the total business in some territories. In certain territories they started with no dealers and in short order had a large percentage of the independent dealers located there. They sold their product and have developed a wonderfully successful business on the basis of ideas and service and not by cutting prices.

3. The men's clothing industry. For years the product of this industry represented poor material and poor workmanship. Then a few far-sighted men studied the consumer and his wants and developed sound business on the basis of careful, analytical thought and a thorough comprehension of the needs of the consumer and the economic problems of the retailer.

Many of the old tailors could have established successful businesses for themselves in honest ready-to-wear, had they not taken a passive and even a scornful attitude toward this new industry which was destined to become of paramount importance in their field.

What lessons can we learn from these and similar cases?

a. These industries have studied the underlying economic facts affecting the markets they sought to serve.

b. They have anticipated the needs or desires of their public—they have helped form the consumer's consciousness of desire.

c. They have constantly striven to make more highly salable products.

d. They have studied methods of bringing all the factors in their distribution into a smoothly working unit rather than permit them to operate individually and sometimes antagonistically to each other.

4. The dry goods industry. The time has come when we in the dry goods business must face the fact that from producer to retailer we are parts of the same body and that the problem of one is the problem of the others—producer, wholesaler and retailer alike.

To meet our common problems we need the greatest possible amount of light and the least possible amount of heat. We have talked a lot about these problems but accomplished little

(Continued on page 30)

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

Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago

GRAND RAPIDS

Detroit

First National Bank Bldg. Telephones

Citizens 4212
Main 656

Congress Building

THE CITY NATIONAL BANK OF LANSING, MICH.

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

"OLDEST BANK IN LANSING"

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.

*Paper read at convention National Wholesale Dry Goods Association by H. W. Davis, of New York.

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.

Incubus of Excess Stock—Telephone vs. Solociting.

Written for the Tradesman.

I am always glad when young grocers come back for more. This one has around \$5,000 stock, as I remember, while \$1,500 is the extreme amount justified by his annual sales. He has explained that part of the excess is non-grocery items he inherited from a predecessor. Now he writes further:

"The stock of \$1,500 in this locality is O. K., I must admit, and I am still trying to reduce, but it makes me smile to know that a competitor near by is carrying nearly \$20,000. He has been there for years and tried to sell out several times, but so far without success. But even if his sales run proportionate to mine, this means he should do four times the business—and he doesn't.

"But I begin to realize that the trouble is not all in myself. Salesmen who have made this territory for years tell me they never have seen anything like the times we have now—during the past year or two. What's the matter? More of the likes of me, not knowing anything about the business?"

So long as this boy knows he is wrong to carry so much stock and is reducing it, all promises well. Let him do it—not "try to" do it. Let him not be misled because another near him makes a worse showing than he has made. "Beware of copying other men's faults."

As for the time being out of joint, let me say that "times" are always out of joint for a percentage of business men. "Things" never are quite "right" for those who lack industry, plus will to learn and act on what they learn.

On the other hand, men who have their business under their own control, who do not owe, who turn stock rapidly with a correctly determined margin on each turn, make money in the worst possible years—1907 and 1893, for example. So get your affairs in hand. The remainder will be easy to take care of.

Another correspondent asks about my story of paying for customers' telephones rather than continue personal solicitation for orders. He says he "cannot quite see what the half telephone bill was for with no delivery."

But we did deliver. We always delivered. For years we had sent out our most efficient clerk to gather in orders—two days each week to the East and two days West. He did not go out Wednesday or Saturday. The comparative ease with which we handled Saturday business because he was in the store was a factor in directing our attention to the waste of house solicitation. To make it clear, let me repeat:

A check-up showed that the trade thus held was costing us too much. Yet there were several desirable accounts among those. So we hit on the plan of offering to pay half the month-

ly phone bills of those we wished to retain in lieu of personal solicitation. We reasoned that they would accept such contribution to offset the convenience of having their orders called for.

Immediately this was put into effect, we called these customers by phone, instead of personally. It worked fine. We had agreed to pay half the phone charge for six months. We actually paid it for two years. It paid us—big—in actual money and increased efficiency—not to mention the near heart failure we daily avoided.

One whose statement I had reviewed as that of a grocer now tells me he carries small lines of shoes, rubbers, clothing, drugs, some hardware and groceries. That alters my recommendation that stock be reduced. It still needs reduction. It may seem astonishing, but nearly every retailer's stock can stand reduction. But such a stock cannot be turned as often as one of groceries alone.

It is true that split cases are hard to get in some lines. But if sales are slow, it will pay to pick up such items from neighbors, even if this results in no profit at all. For it must be remembered that a profit which entails costs in excess thereof is an illusion. Many such there are in business, unnoted by the owners thereof.

With wholesale markets within easy striking distance, long stocks are not necessary and must be cut to the bone in cases where—as with this man—capital is mighty limited.

"I once had an old standby with forty-five years experience tell me that I should have \$1,000 to go and come on," concludes this merchant. "Perhaps I should; but where am I to get it, and owe the bank nearly four times that amount?"

Say, this takes me back a generation. I was 'way below zero then, too. My ideal at that time was freedom from debt and a thousand in the bank. My imagination carried no farther than such a comfortable situation. Yet for years thereafter, I bought "round lots" with the idea that thereby I saved on cost. This resulted in my having excess stocks, against which I was borrowing money and paying interest thereon without the remotest compensating benefit.

It came home to me finally that the way to reduce indebtedness was to reduce what entailed debt. I decided that earnings which were absorbed in expenses were not worth having. I adopted the pay-as-you-go plan. It was amazing how rapidly my thousand surplus became a reality after that.

This merchant sends me his detailed figures for the past three years. From these I see he owes less each year. The reduction seems small, but it is steady. It can be accelerated by practices I have advocated and pointed out.

On the other hand, progress which is maintained will become more rapid by itself because debt and the costs thereof shrink as debt is cut down. Like savings, such reduction seems dishearteningly slow at times; but the curve becomes sharper every month. Some day, therefore, we emerge all at once into the sunshine of freedom

EAT SPRING VEGETABLES

This is the season when fresh green Vegetables such as Spinach, Carrots, Beets, Cabbage, etc. are in greatest demand. Take advantage of this demand and order liberally. Prices are within reach of all.

Grapefruit and Oranges are at their best now.

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.

"I SELL A LOT OF YEAST—"

"I make a tidy profit," says Mr. Ruggieio of White Plains, N. Y. By handling Fleischmann's Yeast "I bring my Yeast-for-Health eaters right into the store frequently and regularly. And naturally I sell them a lot of groceries—all the goods they and their families need. They are walking, talking advertisements for my store and service.

"I talk Fleischmann's Yeast to someone every day for that talk counts in my till in dollars and cents."

FLEISCHMANN'S YEAST
The Fleischmann Company
SERVICE



MEAT DEALER

from debt and independence. And, boy, it is a "grand and glorious feeling."

So let not this boy be discouraged for a minute. Let him accept suggested improvement without slackening his present efforts. Then, with maintained health and continued industry, he'll get there with both feet. And I miss my guess if when he has arrived, times will not always look good to him.

The National Association of Retail Grocers has worked up a big educational plan for grocers. One editor remarks that it may get across, provided grocers—enough of them—feel that they want to be educated; which he thinks is unlikely.

I agree. I think the individual grocer, as a class, is not yet hard enough hit to feel the need of using his brain in his business. He has a fair brain in many cases; but he prefers to use it to absorb and retain the records of sport leaders. When he rides in his car, he would rather burn up the road than take note of the scenery by the way or pay a visit to his farmer customers along the route.

The favorite reading of most grocers is the funny page of the Sunday paper, plus complete details of the latest divorce scandal. Perhaps the most strenuous exertion to which he subjects his think-tank is the interpretation of the running comment flashed on the screen between scenes in the movies. Suggest the reading of a book to such a man and he "hasn't time."

I think things must get worse before they get better. And the generation now in business will fade away without systematic education to speak of. Indeed, the reading habit—meaning the steady perusing of books so solid and serious that concentrated attention must be given them—must become more general among Americans before education that is worthy can take root and grow.

More than that, more important by far, it is necessary that we attain the true conception of education: that it is not something obtained, bought, paid for and finished at any stage of our lives. For if it be not a continuing process so long as we live, it is not true education, nor will it be of any use to speak of. Paul Findlay.

A Word on the Present Meat Supply.

About the most difficult thing to do to-day with regard to meat is to buy any appreciable quantity of inferior meat. Considerable meat is showing result of excess grain and is considered too fat to be profitable. This refers particularly to lambs, though the waste is deposited on the kidneys and over the back chiefly and does not affect the chops or legs as usually prepared in the shops. The loss is to the producer in price per pound alive, since such lambs are discounted in the stock yards and wholesale meat coolers. The quality is high in almost every case where fat is plentiful, and this is a rule that carries through pretty consistently with respect to all cuts of meat. Veal, beef and pork is averaging as high in quality as is ever seen

and this is the period of plentiful supplies of the kind of meat that gives fullest satisfaction. Prices have been working downward for the past ten days or so and this has been due, to some extent, according to retailers, to lower home consumption. During the past few days the weather was unseasonable and the unusual warm weather for January certainly did not add to the normal desire for meat. This may be regarded as a transitory condition, however, and no doubt consumption will bring a little gladness to the retail owner and other factors in the industry. A moderate reduction in meat consumption with normal or moderately increased supplies offered causes a condition in New York bordering on demoralization. What is true of New York is true of other points, too, for that matter. While consumer demand is about the most stable thing in marketing of food products, it does vary at times or swings from one commodity to another. This does not seem strange when we consider the variance in the desire of the individual and the general stability of demand for given products is really most astounding. Be that as it may, this is a time when the meat industry, which has taken the burden of supplying you with meat when you want it, needs your co-operation in order that losses may be as low as possible and profits again restored.

Very Convincing.

As he disliked motor cars, a country squire always kept good horses. Recently he bought a handsome mare, and a few days later asked his groom what he thought of the new arrival.

"She's a fine-looking animal, sir," replied the man, "but I'm afraid she's a bit touchy."

"Why do you think so?" questioned the squire.

"She doesn't seem to take to no one, sir. She can't bear me to go into her box to groom her."

"Oh, she'll settle down in a few days," the squire reassured him. "Everything's strange to her, you know. I don't think there's much wrong with her temper."

"Nor didn't I at first, sir," replied the groom. "But, you see, she's kicked me out o' that there box twice already, and, when you come to think of it, that's very convincin'."

Kickless Grape Jelly May Solve the California Problem.

San Bernardino, Calif., Feb. 19—Mrs. Caroline Hollister, an expert at jelly making here, has a recipe which she believes may have a marked influence on the grape industry of Southern California. By it, she says, she can transform wine into jelly which preserves the flavor and bouquet of wines but does away with the alcoholic content. John B. Fourcade, prominent grape grower and winery owner, saw the possibilities of this plan and recently obtained a permit from the Federal authorities to turn 12,000 gallons of wine into jelly each quarter. His winery has been converted into a jelly plant and operations have commenced. Within the next two months he expects to turn out 17 carloads of this new product. The Government did not grant permission for these operations until after a careful investigation had been made by the Federal agents.

Reliability through the years

You can give your customers Rumford Baking Powder and know they will come back for more. Its purity, wholesomeness and dependability insures better baking and will please the most critical housewife.

RUMFORD CHEMICAL WORKS
D. 23-26
Providence, R. I.

RUMFORD

THE WHOLESOME BAKING POWDER

Sold From Coast to Coast

Putnam's

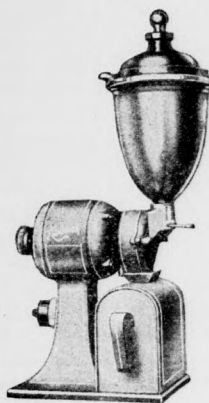
MALTY MILKIES

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

Holwick Electric Coffee Mills

HOLWICK Electric Coffee Mills have put new life in the Coffee Department of retail stores everywhere. No finer, better, or more handsomely finished machines have been seen at any price, and if this is true you ought to know it.

It's not simply steel and copper, it's brains, thought, research and experience. The one mill in America that can be bought **WORTH THE MONEY**. \$65 on time; 10% discount for cash. We handle a full line of Butchers Supplies.



No. 4

Boot & Co.

Salesroom—5 Ionia Ave., N. W.

Grand Rapids, Michigan



A good seller
A splendid repeater
HOLLAND RUSK
AMERICA'S FINEST TOAST

Place your order today
All jobbers

HOLLAND RUSK CO., Inc.
Holland, Michigan

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.

Taking Second Hand Stoves in Part Payment.

Written for the Tradesman.

Does it pay a stove dealer to accept old stoves in part payment on new ones?

This is a question which faces the stove dealer every day. It is a question on which it is easy to theorize and to lay down dogmatic rules; but the real answer can be found only in the practical experience of actual hardware dealers.

I have got together the views of a number of hardware dealers, doing business chiefly in small cities and towns. A hardware firm in a community of about 5,000 people writes:

"We have no hesitation in saying that we do a much larger business because we take old stoves in exchange. We find they are a paying line if handled properly. We keep a man to clean them up and when a stove comes in, we do not handle it like old iron. We are not ashamed to show our second-hand stoves, for the simple reason that we make them look well. They must be put in shape before you try to sell them. Sell them on the understanding that, if a range doesn't bake, it is to be exchanged on a new one. Make the same percentage on the old stove that you make on a new stove."

In another very similar community an experienced and successful hardware dealer points out some of the pitfalls against which to guard in the old stove trade:

"We have," he says, "handled this business very successfully for a number of years. When we take a second hand stove in part payment, we, of course, figure on what we can get for it plus cost of repairs that are necessary. We always put our second hand stoves in good repair before they are offered for sale and go over them in such a manner that they will give satisfaction and stay sold. In some instances it is a difficult matter to get a handy man for this class of work. The result would be that you could not turn out a second-hand stove with the same confidence that it would give satisfaction and you would be dilatory about pushing their sale."

"We have a separate show room for second hand stoves and find that it works out to good advantage."

"There are times, however, that a man gets stung, particularly in base burners. We examine these very carefully. Some base burners break up very badly in the bottom, thereby causing obstruction or a check to the draft, which of course causes them to leak gas. In such cases, where they are not worth a new bottom, a steel patch can be riveted or bolted over the break and cement placed between them."

"Then, again, when base burners are old, you find that the cement has fallen out of the joints. In such cases, it is necessary to dismount your stove, cement every joint and re-mount again."

Many a base burner we have put together from bottom to top."

"We do not by any means believe that a second hand stove should never be refused. Taking stoves into stock indiscriminately at too high a price or in very poor condition is sure to result in a loss. We never buy a stove without first giving it a thorough examination, after which we put our own price on it, naming as high a price as we feel we can profitably allow. We are careful to explain to our prospective customer the expense involved in handling and overhauling a stove and, as a rule, we do not find him unreasonable in his demands. If, however, he absolutely refuses to accept our offer, we suggest as an alternative that he advertise his stove in the local paper, find his own buyer and secure his own price; which he very frequently does, coming back to us for his new stove."

"We never guarantee a second hand stove and are always careful to explain this to a purchaser. Because of this we frequently sell a new stove where we would otherwise have sold a second hand one. When we say that we never guarantee such a stove, we mean that we never make this a talking point to effect a sale. In the rare instances where a second hand stove proves unsatisfactory, we are glad to allow the price paid for it on a new one. We find that our customers appreciate this more than they would an ordinary guarantee."

"In this locality we find during the summer months quite a demand for second hand wood stoves. This comes principally from summer cottages at the lakes, though we dispose of a number of them in the city also for use in summer kitchens."

A firm in another town of about 5,000 people gives these views on the question:

"We are obliged to handle quite a few stoves in this way, and our plan has been to allow for the old stove simply enough to permit a reasonable selling profit after repairs have been put on the stove. In other words, we do not propose to handle two stoves and take the chance of putting the old one in the scrap heap in the end, for the sake merely of the profit on the new stove."

"We try to approach our customer by asking him what he would consider a fair price to pay, if he were buying the old stove instead of selling it; and then we explain to him that we must have a profit for our trouble in fixing up the old stove and re-selling it. To come out on the right side, one must see that he does not allow too much, for most old stoves require more to put them in good shape than appears to be the case on first looking them over."

A village hardware dealer cites the ups and downs experienced in taking old stoves in trade:

"I have carried on this system with varied success for fifteen years. You have to be a good judge of an old stove, in the first place. Second, you have to know whether you can get repairs for the stove or else repair it in your own shop, and what the cost would be. After this, add a small profit for your deal; and your good

Foster, Stevens & Co. WHOLESALE HARDWARE



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

Michigan Hardware Co.

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



Wholesalers of Shelf Hardware, Sporting
Goods and
Fishing Tackle

BROWN & SEHLER COMPANY

"HOME OF SUNBEAM GOODS"

Automobile Tires and Tubes

Automobile Accessories

Garage Equipment

Radio Equipment

Harness, Horse Collars

Farm Machinery and Garden Tools

Saddlery Hardware

Blankets, Robes & Mackinaws

Sheep lined and

Blanket - Lined Coats

GRAND RAPIDS, MICHIGAN

New 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.

judgment will tell you what to pay for the old stove.

"You also need to know your man. I have found a stove deal, in some cases, as tricky as a 'hoss deal.' Only experienced men can make any money out of old stoves. I have lost as much as 40 per cent. on an old stove and I have also made as high as 75 per cent. An old stove well bought is half sold."

Another small town dealer gives his views briefly:

"This part of the stove trade has become a very important part to deal with, and I try to get as good a line of old stoves as possible, as there is a good market for cheap stoves. If these stoves are properly fixed up, there is no trouble in disposing of them."

At least for the small city, town and village dealer—not to mention the dealer whose trade is almost entirely rural—competition as a rule practically obligates him to take old stoves in trade. This being the case, the problem simmers down to a problem of how to avoid losses, and, if possible, how to make profits.

Into the successful solution of this problem a variety of elements enter. To begin with, the dealer must learn the knack of sizing up the second hand stove. This involves a comprehensive knowledge of all makes of stoves likely to be found in the community; and also a knowledge of stove mechanism, necessary repair parts, and other details.

Then, it is always wise to estimate the largest possible margin of safety, in making your allowance for the old stove. The customer expects you to make an allowance of some kind; but if he likes the stove you are selling better than the stove your competitor sells he will be satisfied with a smaller allowance than the other man offers. So salesmanship in connection with the new stove can often reduce the allowance you have to make on the old one.

Before you can re-sell the second hand stove, it must be put in attractive and workable shape. This involves the services of a capable repair man; and some expenditure to make the old stove not merely efficient but attractive.

Finally, you have to develop every possible market for your second hand stoves. A few people can afford nothing better; but the bulk of the business is done in second hand stoves for summer cottages or summer kitchens. In catering to this trade, the experienced man who has in the course of many years built up a reputation for selling only serviceable second hand stoves, has an advantage over his newer competitors. An established standard of dependability will help you to get business. But even then it is necessary to go out aggressively after customers.

Victor Lauriston.

How Good Do You Want Your Meat?

There is a point in grain feeding of livestock when fat accumulations make the animal wasteful when dressed and offered for sale. It is freely conceded that fat is associated with quality, and it is impossible to get real tenderness, flavor, juiciness and other

desirables without some fat. It has been shown repeatedly, especially during the past decade, that real quality can be produced with less fat associated with it than was formerly usual, or usual at the present time, for that matter. This is exemplified in hogs, and the bacon type hog, which comes from particular breeds, as the Yorkshire and Tamworth, runs more largely to lean than such breeds as are known as the lard type, including the Poland China, Berkshire, Chester White, Duroc Jersey and others. There is a difference, however, between inherent traits of breed and feeding a breed to type. A lard hog can be fed so that it will not show the lard qualities in a most pronounced state, since it is an acknowledged fact that kind and quality of feed used influences the finished carcass. Here the old jest fits in which is the answer of the farmer who was asked how to make bacon streaked with lean and fat. He answered, "Why, feed the hog one day and let him go without feed the next, that will give you the lean and fat streaks."

With regard to beef, the popular demand seems to be for a lightweight, fairly well marbled, but moderately lean carcass. This brings into the market steers younger than formerly, and with their youth comes the tenderness that almost always goes with a carcass from a young animal. It is found in many sections that even in those showing moderate fat deposits on kidneys and over back a better demand is found than in others carrying more marbling and more fat. With respect to the latter, the average retailer seems to feel that he can get the desired tenderness and general suitability and sell it to his customers more reasonably than if fatter, considering the consumers' interest from the amount of edible meat from the two carcasses of the same weight. Other retailers demand marbling in the meat and consent to the fat that goes with it. Others demand older heavier and more perfectly marbled meat and bear with the additional waste. Now the point of especial interest is the question as to whether the retailer is properly interpreting your real requirements.

A Tipping Trip.

I've just returned from what I call
A joyful little trip,
Although, while on it, all I did
Was tip, tip, tip.

I left here in a sleeping car,
Me and my little grip,
The porter came and brushed me off,
And played me for a tip.

I reached my journey's end, and then
A cabby with a whip,
And not a sign of manners, came
Around to get his tip.

The bellboy showed me to my room—
The kid was awful flip—
He came around and fussed until
He, too, received his tip.

That waiter in the dining room
Soon had me in his grip;
And lurked in the vicinity
Until he got his tip.

I wandered to a barber shop,
The man began to clip,
And at the finish tagged around
To get his little tip.

I'm home again; I told my boss
I'd like to have a tip,
He said: "Young man, I'll give you one.
Just get to work or skip."

To become a boss, pay your boss.

REYNOLDS SHINGLES

THE REAL TEST OF A
ROOF isn't the service it
gives the first few years.

"The roof that stays is the
roof that pays."

Reynolds Shingles are
"built first to last"—Their
use means economy, safety
and beauty.

Leading lumber dealers
everywhere are recommending
and selling
Reynolds. They find it to
their advantage.

H. M. REYNOLDS SHINGLE COMPANY

Grand Rapids Trust Company, Receiver

"Originator of the Asphalt Shingle"

GRAND RAPIDS - MICHIGAN



GRAND RAPIDS LABEL CO.

Manufacturers of

GUMMED LABELS OF ALL KINDS

ADDRESS, ADVERTISING, EMBOSSED SEALS, ETC.

Write us for Quotations and Samples

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THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile
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All kinds of Glass for Building Purposes

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GRAND RAPIDS, MICHIGAN

COMMERCIAL TRAVELER

News and Gossip About Michigan Hotels.

Grand Rapids, March 2—T. M. and M. C. Elliott, conduct the well known Wright House, at Alma, meaning Mr. and Miss Elliott, the latter being the daughter of Mrs. Brearley, lately deceased, who owned the property, and they are doing a good job of it. The Wright House is an old established Michigan institution and meant a very considerable investment at a time when construction was much less than now, and the ravages of time have made very little impress upon it. Since the Elliotts took possession last year they have been constantly making improvements and they propose keeping on with remodeling and refurbishing until the hotel fairly represents the enterprising town in which it is situated. They are to be congratulated on what they have already accomplished and they are certainly being rewarded by a largely increased patronage.

Recently the American Wood Rim Co., makers of auto steering wheels, moved from Onaway to Alma, have established themselves there, and even that city the nucleus for a decided boom, with the result that the Wright House is doing a capacity business every day in the week. An excellent dinner was served for 75 cents the day I was there. Here it is:

Puree Duchesse
Dill Pickles Radishes Olives
Roast Sirloin of Beef, Brown Gravy
Braised Calf's Liver, Mexican Style
Baked Chicken Pie, a la Famille
Rice Custard, Vanilla Sauce
Mashed and Boiled Potatoes,
Creamed Parsnips
Head Lettuce, Mayonaisse Dressing
Apple and Pumpkin Pie, American Cheese
Butter Scotch Sundae, with Cake
Beverages

Their breakfasts and suppers are just as well selected, appetizingly prepared and portions ample.

H. H. Carty conducts the Hotel Seaver, at Ithaca, in a highly satisfactory manner. His rooms are provided with running water and nicely equipped and his meals are most excellent.

The Grand Trunk passenger station at St Johns still remains the wonder of the age for neatness. Its custodian certainly deserves a medal.

Kirtley & Kirtley have sold their hotel, the Bennett, at Mt. Pleasant to Mrs. Alvina Steimel and son, of Milwaukee, who are to take possession at once, according to the information which I have. The Bennett is one of the old institutions of Mt. Pleasant, but has been put in first-class physical condition by the Kirtleys, who have the credit of running a very satisfactory place. I trust the new owners will keep up its reputation and that the Kirtleys will decide to re-enter hotel life in Michigan at an early day.

I had expected much of the Reed Inn, at Ionia, but reports I had heard and read did not do it justice. It is certainly the country hotel de luxe of all Michigan. Last spring I had the good fortune to make the acquaintance of its proprietor, George H. Snow, who was then managing the Hotel Belding, at Belding, on which occasion I discovered him to be a live wire. His estimable wife is in the same class. They are both working for one result—satisfactory service at the Reed Inn—and they have arrived. While the Inn is not a newly constructed affair, once inside you would never know it, for its interior represents everything that goes to create comfort and hospitality. How can I describe it? An artistically decorated lobby with high grade furnishings, all of reed, greet the guest on his approach. A lounge room, similarly supplied with cozy and comfortable fittings, accentuated by tasty draperies and the best of carpetings.

Forty guest chambers with all modern improvements, each with an individual color scheme in its furnishings, which are of the Simmons type, with box springs and hair mattresses.

Beautifully tiled bath rooms modern plumbing and artistic lighting effects are to be found everywhere.

The Snows have operated winter hotels in Florida and summer hotels in New England for many years, but for the past three or four years have run the Hotel Belding, but they now have the Reed Inn on a long lease and are so well pleased with the results of their venture that they promise to become permanent Michiganders.

Now in addition to their housing facilities, they entertain guests in a wonderfully attractive dining room and supply them with wonderfully attractive meals. I wish I could give you their complete repertoire here, but this will give one an idea of what they may expect at a 75 cent dinner, accompanied by a real service:

Cream of Chicken Soup
Olives Pickles
Roast Prime Ribs of Beef, Brown Gravy
Roast Loin of Pork, Apple Sauce
Short Ribs of Beef, Brown Potatoes
Boiled Leg of Lamb, Mint Sauce
Mashed Potatoes Steamed Potatoes
Green Peas Lima Beans
Cabbage Salad
Graham and Wheat Bread
Apple and Blueberry Pie, Rice Pudding
Coffee

Elaborate breakfast and supper bills are also provided. A modern kitchen, under the direct supervision of Mrs. Snow, turns out a pleasing product. The Reed Inn effectively settles the question of a newer hotel at Ionia. Building one in the face of this competition would be suicidal.

A couple of weeks ago I made mention of the frequent changes of proprietors of the Hotel Phelps, at Greenville, and intimated I proposed making a survey of the situation there. I have done so and find that Glenn A. Barnaby, formerly in the catering field at Lansing, has purchased the property, both realty and furnishings, proposes to rehabilitate it, and go out for his share of the trade. Barnaby is not without knowledge of the hotel game, has an interesting family of real workers to co-operate with him and doesn't care who knows it. When Frank Burns and wife were running the Phelps it was decidedly popular and a money maker and for the life of me I cannot understand why it did not remain so, but different operators had decidedly different notions as to what they thought the public wanted, and while they were experimenting the public drifted away from them, consequently upon the Barnabys rests the responsibility of this patronage. Under the Burns' regime patrons of the dining room were served from an a la carte bill of fare, but the charges were so arranged that the aggregate cost of a complete meal was little if any more than under the table d'hôte plan. It was an unusual case, but it worked out well. Henceforth, however, the Phelps will adopt the regular meal schedule, with a few short order items. Travelers tell me the meals are quite tasty and I know from observation that the rooms are satisfactory.

It is always a "home coming" when I catch up with the Welchs, at Greenville's Winter Inn. I am very fond of them and they are always very considerate of me.

Of course, if I carried out their suggestions in the matter of selection of foods from their menus, I would soon be a candidate for dime museum honors, for they most certainly do serve some mighty tempting meals. Also they have comfortable rooms and good beds. Adding to this the pleasing personality of the host and hostess, you have the secret of their prosperity.

Also I have always thought well of Greenville. They have many friendly and I might say patriotic people in the town. They like one another, have many social functions, resulting in numerous nice parties and banquets at the hotels. And the Winter Inn has always given the town folks to realize that they appreciate this class of patronage by giving them a square deal. Result: Mutual pleasure and hence some profit for the hotel. Of

The Pantlind Hotel

The center of Social and Business Activities.

Strictly modern and fireproof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

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

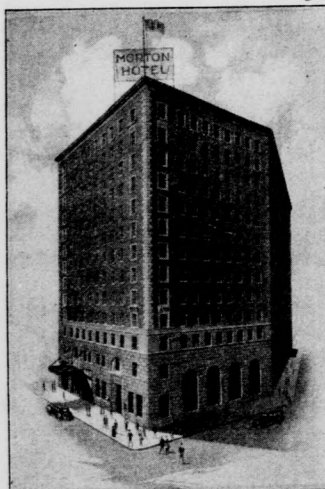


Morton Hotel

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

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

Menus in English
WILLIAM C. TAGGART, Manager



In KALAMAZOO, MICHIGAN is the famous NEW BURDICK

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



WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.

HOTEL BROWNING

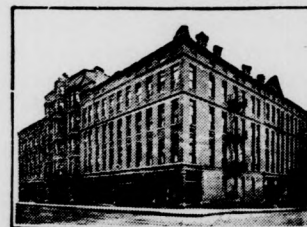
GRAND RAPIDS

150 Fireproof Rooms

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

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

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

course I keep telling the Welchs that they give too much for the money, but you might as well try to stop the shortage of water from Lake Michigan. They have gotten into the habit and I have almost given up hope of reforming them.

For the benefit of enquiring friends it is good to know that Mr. and Mrs. Burns, with their interesting family, are living in a comfortable home at Greenville and have no particular plans for the immediate future. They have prospered and are enjoying themselves. That they are living well I can testify from experiments made while I was there.

Some one told me the other day that Lowell is talking about a new hotel. Lowell doesn't want a hotel or they would have patronized the Waverly sufficiently to have kept it going. John Brazina tried to give them service, and should be there to-day, but with the advent of busses and automobiles, transient business drifted away and local money went to Grand Rapids for what could have been procured at home. Later on Peter Vry attempted to stimulate business there, but he never got far enough to keep the wolf from the door. The old Waverly would seemingly be adequate for any requirements of Lowell, but, of course, they may want to establish a mausoleum with some of their surplus change and the promoter will render them assistance.

The International Baking Corporation, or something like that, tell me that my analysis of the bread conditions, in a recent issue of the Tradesman, will not bear the acid test. In other words, that I am talking through my chapeau. It now develops that the mother's bread we knew of a half century ago, was prepared before the days of so-called "patent" flour. Or, to be exact scientifically, from "stone ground" flour, which is no longer in evidence.

This deduction might satisfy me to a dot were it not for the fact that home bread makers to-day are producing in a small way an article very much like that we were speaking about, and all it's with "patent" flour. The patent process removes a certain oily substance which the stone process did not, and this oil was a necessary adjunct to good bread making. Maybe we will never get back to the old fashioned stone ground product, but the housewife who succeeds in bread making knows how to supply a substitute for same. Hence, a very good and tasty substitute for mother's bread. The public who would like to enjoy the simon-pure "home brew" would certainly be glad to pay an advanced price sufficient to allow the use of shortening, and some day some considerate baker will astonish the world by producing an article that need not necessarily be called mother's bread. It will sell itself and make dividends for its producer. I have never claimed that present day bread is unwholesome, but I doubt if it contains the nutritive qualities of the home product, and I do know that there is little danger of anyone becoming "foundered" from the use of it.

This suggestion will cost nothing besides its perusal, but the bakery man who wants his statue placed in the Hall of Fame and copious simoleons in the bank can have both by adopting my suggestion.

Michigan hotel men, and especially members of the Michigan Hotel Association, will learn with regret of the death of James R. Hayes, at his home in Detroit, after a long illness.

Mr. Hayes was one of the older Michigan hotel operators, and was known as the dean of the Association. He began the operation of the Wayne Hotel, in Detroit, in 1880. At that time it was one of the foremost hotels of the State, but the removal of the Michigan Central depot a few years ago made it necessary to discontinue operations, although the Wayne baths,

in connection therewith, were continued by Mr. Hayes up to the time of his death.

Successively he became owner of the Grand Hotel, Mackinac Island; Arlington, Petoskey; and Park Hotel, at Hot Springs, Arkansas, as well as the Park Hotel, at Sault Ste. Marie. The latter hotel and the Wayne baths he retained up to the time of his death.

His last public appearance was at the Michigan hotel convention, at Detroit, where he was the guest of the Association.

I could write volumes of this grand man, who was a leader and made his influence felt in hotel affairs everywhere. A kindly heart and loving, he will be mourned by the fraternity. He was my friend.

Frank S. Verbeck.

Fresh Fish and Maple Sugar Days.

Grandville, March 2—We are coming to the time of the year that was dear to every pinewoods boy's heart, the days when the fish began to run up the streams, and the maple trees gave down their sap from which the delicious sugar was made.

Those days of sugar making and fishing rise in the mind of the old timer like far away dreams of the long ago. It was long ago when those twin joys met to make glad the heart of the pioneer boy.

One might call them old Indian days as well, since the redman was very much in evidence then and cut no small figure in the pioneer life of the time. White boys and Indian lads played together and sometimes hunted together with bows and arrows.

It was a time of much joy when the ice left the rivers and the fish began to run. Nothing of profit in the catching of fish, since there were very few people to buy. At Newaygo, below the dam, was a great fishing ground and wagon loads of fish, pike and now and then a sturgeon, were drawn down the river to the mouth and sold to the mill boarding houses of the day.

Pigeons and other wild fowl abounded to aid in making up the pleasures of the wildwood.

The first fish to come up the rivers were the suckers and the proverbial "suckers and milk" formed a dish to tempt the anchorite.

The first steamboat to come up the Muskegon was expected to carry on its return voyage a load of suckers, but I imagine that was meant for a joke rather than an expectancy of anything tangible. People at Muskegon, the new settlement at the mouth of the river, had their lake fish and did not relish so plebian a dish as suckers and milk.

For a number of years there was a friendly rivalry between Newaygo, thirty miles up the stream, and the growing village at the mouth, which at one time had expectations of rivaling Chicago. This was a laudable expectation, since Muskegon was the lumberopolis of Michigan, while Chicago was merely a peddler of lumber delivered from the Michigan woods.

Somehow the Illinois burg got the start—a running start it was—and continued to make gains as time passed. In fact, Muskegon and the valley of that name were the greatest contributors to Chicago's greatness, a fact which has never been sufficiently acknowledged.

While the Wolverine town drained its heart and very life into the thoroughfares of the Windy City, it kept its own advancement in the background that another town across the lake might prosper and become the mighty giant of the West.

Newaygo reached the acme of its prosperity during the reign of King Pine and has remained stunted in growth ever since. Muskegon has taken on a new lease of life and there

are those who prophesy that the day will come when we shall have another Chicago on this shore of Lake Michigan.

The Rudimans, the Laslies, the Beidlers, the Waltons, the Ryersons, the Davises and a score of others are all gone to make room for a new generation which is pushing Muskegon to the front with commendable brilliancy.

Fish and maple sugar were a part of the new civilization, as much so as logging and canoeing. Indians were expert canoe men, and yet there were white pioneer boys who could give the red Indians cards and spades and then beat them at their own game.

Were the Indians hostile? Not to any noticeable extent. Now and then two reds got by the ears, seldom white and red. And the latter made the sugar and caught the fish.

The stores of the wilderness settlements sold sugar from their shelves of Indian make. One small store at Bridgeton sold several tons of Indian made sugar every year. Who purchased? Well, the white woodsmen and mill crews usually. The pioneers had as sweet a tooth as the boy and girl of to-day, and maple sugar took the place of the fancy sweets now on the market. It was much more wholesome besides.

The white boys became as expert with gun and paddle as the Indian sons of the big chiefs. Also many white lads learned to spear the fish, kill the deer and chase the wolves.

Many a night has the writer sat in the stern of a canoe, guiding it with a paddle, while his big brother esconced himself near the bow, within the glare of a fat pine jack and watched, with spear in hand, for the swift glide of a walleyed pike or swifter pickerel.

This couple managed to keep one mill boarding house well supplied with fresh fish for the table during the fishing season. As for sturgeon, there was plenty and to spare of this by no means delectable fish. Indians were fond of sturgeon steak, but very few whites cared for this variety of fish. I remember the solid gristle at the end of the sturgeon's nose which we boys utilized for the filling of a base ball, the rebound being considerably accelerated by the same.

All Northern rivers abounded in this fish a hundred years ago. Down York State way sturgeon was pleasantly referred to as "Albany beef."

It is doubtful if many of these fish are to-day in existence. They, with many others of the finny tribe, have gone the way of the aborigines of that early day and will never again vex the waters of our streams and rivers.

The sucker, too, has gone out.

As a boy, with a companion, I have set a net and spent half a day pulling in suckers, more for the sport of it than for any benefit, securing in a few hours several bushels of the fish. Not far removed from cruel sport I would say to-day, but environment teaches youngsters to do many things not really of an elevating and humane nature. Maple sugar and fish—that is, the fish of those old days, have gone out never more to return.

Old Timer.

Benton Harbor—The Cardon Pump Co., 120 Pipestone street, has been incorporated to manufacture and sell pumps, with an authorized capital stock of \$50,000 preferred, 1,000 shares of class A stock at \$8 per share and 3,000 shares of Class B at \$1 per share, of which amount \$11,000 and 4,000 shares has been subscribed, \$2,000 paid in in cash and \$11,000 in property.



Hotel Whitcomb AND Mineral Baths

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN

Open the Year Around
Natural Saline-Sulphur Waters. Best
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.
J. T. Townsend, Mgr.
ST. JOSEPH MICHIGAN

HOTEL CHIPPEWA MANISTEE, MICH.

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

HOTEL DOHERTY CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences
RATES from \$1.50, Excellent Coffee Shop
"ASK THE BOYS WHO STOP HERE"

HOTEL KERNS

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

Columbia Hotel KALAMAZOO

Good Place To Tie To

CODY CAFETERIA

Open at 7 A. M.
TRY OUR BREAKFAST
Eat at the Cafeteria it is Cheaper
FLOYD MATHER, Mgr.

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.

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.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up
EDWART R. SWETT, Mgr.
Muskegon Michigian

HOTEL RICKMAN KALAMAZOO, MICH.

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

HOTEL HERMITAGE

European
Room and Bath \$1.50 & \$2
JOHN MORAN, Mgr.

DRUGS

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

Furniture Polishes.

Liquid furniture polishes are usually incompatible mixtures, separating into several layers, and require to be well agitated before use.

Linseed oil, raw 40 oz.
Diluted acetic acid 16 oz.
Alcohol, denatured 4 oz.
Solution of antimony chlor 2 oz.
Ammonium chloride 1 oz.
Spirit of camphor 1 oz.

Add first the antimony solution, then the spirit of camphor and acid, and lastly, the ammonium chloride to the oil, and shake well after each addition.

Alcohol, denatured 10 oz.
Linseed oil, raw 10 oz.
Sandarac 2 dr.
Diluted acetic acid 5 oz.
Nitric acid 4 dr.

Dissolve the sandarac in the alcohol and add the other ingredients.

Bird Food.

Mocking Birds

Cayenne pepper, 2 oz.; rape seed, 8 oz.; hemp seed, 16 oz.; corn meal, 2 oz.; rice, 2 oz.; cracker, 8 oz.; cotton seed oil, 2 oz.

Mix and grind together to coarse powder then add the oil.

2. Powdered crackers, ½ lb.; corn meal, 9 oz.; hemp seed, 1 oz.; capsicum, 10 gr. Mix all in fine powder.

Red Birds.

Sunflower seed, 8 oz.; hemp seed, 16 oz.; canary seed, 10 oz.; wheat, 8 oz.; rice, 6 oz. Mix as above.

2. Sunflower seed, 8 oz.; hemp seed, 16 oz.; canary seed, 10 oz.; cracked wheat, 8 oz.; rice, 6 oz. Mix. Grind to a coarse powder.

Lilac Water.

Oil of Bitter Almond 3 drops
Extract of Civet ½ ounce
Extract of Tuberose 1 pint
Extract of Orange Flower ¼ pint

This can be diluted with cologne spirit and water to the desired strength. The peculiar odor of lilac flowers is due to a liquid principle called terpineol, which also exists in many of the essential oils. It is obtainable in the market under the name of lilacine, and is the product probably used in the manufacture of the cheaper lilac odors. It may be employed either alone or in connection with other ingredients, in alcohol of the required strength.

The Modern Preacher.

A planter asked a negro preacher what subjects he usually preached on in his labors among his people.

"Oh, d'rent subjects," said the preacher. "Sometimes Ah preaches on love, sometimes on baptism, sometimes on heaven, an' sich subjects."

"Why don't you preach occasionally on the subject of chicken stealing?"

"Well, Ah tell you, boss, when Ah preaches on dem subjects hit allers throws a kind of coldness over de meetin'."

Laxative Cold Capsule.

Quinine Sulphate 2 grains
Acetanilid 2 grains

Cascarin ½ grain
Powdered Capsicum ¼ grain
Aloin ¼ grain
Sodium Bromide ⅛ grain

Liquid Court Plaster.

Pyroxylin 1 oz.
Amyl Acetate 5 ozs.
Acetone 15 ozs.
Camphor 2 drs.
Balsam Fir 2 drs.
Castor Oil 2 drs.
Oil Cloves 15 min.

The Best Way.

A benevolent customer gave Jerry, the colored bootblack, one of those one-pound cartons of black fruitcake that acquire merit and fly specks by remaining for months after Christmas in the windows of the grocer. A few

days later the following conversation took place.

"How did your wife and children like the cake, Jerry?"

"Well, to tell you de trufe, boss, I duh et all dat cake down here by myse'f."

"That's too bad, Jerry. I planned for the wife and family to have part of it."

"Yas, suh, I knowed dat wuz what you wanted, mo'n likely, but I figured it disaway, dat it wuz a whole lot bettah foh one pusson to be puffedly satisfied dan fer a whole family des to get a tas'e."

By displaying and arranging goods where they show up to the best advantage you secure the most possible sales with the least possible effort.

A COMPLETE LINE OF

Good Brooms

AT ATTRACTIVE PRICES

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

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

A. R. WALKER CANDY CORPORATION
Jowoso, Michigan

JELLO

is
always packed in
wooden cases
for
everybody's protection

It costs us more than paper cartons, but you are assured that each individual package will reach your shelves fresh and clean. No soiled or broken packages, no damage in transit, convenience in handling and economy in storage space—that's why we pack Jell-O in strong wooden cases.

The Jell-O Company, Inc.
LE ROY, N. Y.



America's most famous dessert



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 1/2	\$3.15	\$.35	
No. 520 2 1/4 x 3 1/4	4.50	.50	
No. 516 2 1/4 x 4 1/4	5.40	.60	
No. 518 3 1/4 x 4 1/4	8.10	.90	
No. 542 3 1/4 x 5 1/4	9.00	1.00	
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

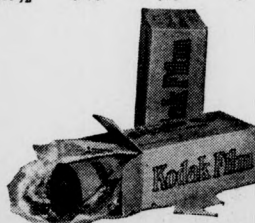
Manistee -:- Michigan -:- Grand Rapids

EASTMAN N. C. FILM CARTRIDGES

Non-Autographic				
No.	Size	Net Doz.	Ret. Roll	Exp.
127	1 1/4 x 2 1/2	\$2.25	\$.25	8
117	2 1/4 x 2 1/2	1.80	.20	6
120	2 1/4 x 3 1/4	2.25	.25	6
105	2 1/4 x 3 1/2	2.25	.25	3
116	2 1/4 x 4 1/4	2.70	.30	6
116	2 1/4 x 4 1/2	5.40	.60	12
101	3 1/4 x 3 1/2	3.15	.35	3
118	3 1/4 x 4 1/4	4.05	.45	6
124	3 1/4 x 4 1/2	4.05	.45	6
124	3 1/4 x 4 1/4	8.10	.90	12
130	2 1/4 x 4 1/2	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 1/4 x 2 1/2	\$2.25	\$.25	8
A120	2 1/4 x 3 1/4	2.25	.25	6
A116	2 1/4 x 4 1/4	2.70	.30	6
A116	2 1/4 x 4 1/2	5.40	.60	12
A118	3 1/4 x 4 1/4	4.05	.45	6
A118	3 1/4 x 4 1/2	8.10	.90	12
A130	2 1/4 x 4 1/2	4.05	.45	6
A130	2 1/4 x 4 1/4	6.75	.75	10
A122	3 1/4 x 5 1/2	4.95	.55	6
A122	3 1/4 x 5 1/4	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	1 30@1 50	Belladonna	@1 35
Boric (Powd.)	15 @ 25	Cubebs	7 00@7 25	Benzoin	@2 10
Boric (Xtal)	15 @ 25	Eigeron	9 00@9 25	Benzoin Comp'd.	@2 65
Carbolic	38 @ 44	Eucalyptus	1 25@1 50	Buchu	@2 55
Citric	52 @ 63	Hemlock, pure	1 75@2 00	Cantharides	@2 85
Muriatic	3 1/2 @ 8	Juniper Berries	3 50@3 75	Capsicum	@2 20
Nitric	9 @ 15	Juniper Wood	1 50@1 75	Catechu	@1 75
Oxalic	15 @ 25	Lard, extra	1 60@1 80	Cinchona	@2 10
Sulphuric	3 1/2 @ 8	Lard, No. 1	1 40@1 60	Colchicum	@1 80
Tartaric	40 @ 50	Lavendar Flow.	8 50@8 75	Cubeb	@3 00
Ammonia		Lavendar Gar'n	85@1 20	Digitalis	@1 80
Water, 26 deg.	08 @ 16	Lemon	5 25@5 50	Gentian	@1 35
Water, 18 deg.	07 @ 13	Linseed, bld. bbl.	@ 33	Ginger, D. S.	@1 30
Water, 14 deg.	06 @ 11	Linseed, raw, bbl.	@ 90	Guaiaac	@2 20
Carbonate	20 @ 25	Linseed, bld. less 1	00@1 13	Guaiaac, Ammon.	@2 00
Chloride (Gran.)	10 1/2 @ 20	Linseed, ra., less	97@1 10	Iodine	@1 50
Balsams		Mustard, artifi. oz.	@ 35	Iodine, Colorless	@1 35
Copaiba	75@1 00	Neatsfoot	1 35@1 50	Iron, Clo.	@1 40
Fir (Canada)	2 55@2 80	Olive, pure	3 75@4 50	Kino	@2 50
Fir (Oregon)	65@1 00	Olive, Malaga,	2 75@3 00	Myrrh	@1 55
Peru	3 00@3 25	Olive, Malaga,	2 75@3 00	Opium	@3 50
Tolu	3 00@3 25	green	2 75@3 00	Opium, Camp.	@ 85
Barks		Orange, Sweet	5 00@5 25	Opium, Deodorz'd	@3 50
Cassia (ordinary)	25@ 30	Origanum, pure	@ 50	Rhubarb	@1 70
Cassia (Saigon)	50@ 60	Origanum, com'l	1 00@1 20	Paints	
Sassafras (pw. 50c)	@ 55	Pennyroyal	4 00@4 25	Lead, red dry	15 1/2 @ 15 1/2
Soap Cut (powd.)	18@ 25	Peppermint	32 50@32 75	Lead, white oil	15 1/2 @ 15 1/2
Berries		Rose, pure	13 50@14 00	Ochre, yellow bbl.	@ 2 1/2
Cubeb	@1 00	Rosemary Flows	1 25@1 50	Ochre, yellow less	3@ 6
Fish	@ 25	Sandalwood, E.	10 50@10 75	Red Venet'n Am.	3 1/2 @ 7
Juniper	8 1/2 @ 20	Sassafras, true	1 75@2 00	Red Venet'n Eng.	4@ 8
Prickly Ash	@1 25	Sassafras, arti'l	75@1 00	Putty	5@ 8
Extracts		Spearment	16 50@16 75	Whiting, bbl.	@ 4 1/2
Licorice	60@ 65	Sperm	1 50@1 75	Whiting	5 1/2 @ 10
Licorice, powd.	@1 00	Tansy	10 00@10 25	L. H. P. Prep.	3 05@3 25
Flowers		Tar, USP	50@ 65	Rogers Prep.	3 05@3 25
Arnica	25@ 30	Turpentine, bbl.	@1 00	Miscellaneous	
Chamomile (Ged.)	30@ 35	Turpentine, less 1	07@1 20	Acetanalid	47@ 55
Chamomile Rom.	@ 50	Wintergreen,	6 00@6 25	Alum	08@ 12
Gums		leaf	3 00@3 25	Alum, powd. and	09@ 15
Acacia, 1st	50@ 55	Wintergreen, sweet	3 00@3 25	ground	09@ 15
Acacia, 2nd	45@ 50	Wintergreen, art	75@1 00	Bismuth, Subni-	3 54@3 59
Acacia, Sorts	20@ 25	Worm seed	9 00@9 25	trate	
Acacia, Powdered	35@ 40	Wormwood	9 00@9 25	Borax xtal or	
Aloes (Barb Pow)	25@ 35	Potassium		powdered	07@ 12
Aloes (Cape Pow)	25@ 35	Bicarbonate	35@ 40	Cantharades, po.	1 50@2 00
Aloes (Soc. Pow.)	65@ 70	Bichromate	15@ 25	Calomel	2 02@2 22
Asafoetida	50@ 60	Bromide	69@ 85	Capsicum, pow'd	48@ 55
Pow.	75@1 00	Chlorate, gran'd.	23@ 30	Carmine	7 00@7 50
Camphor	1 05@1 10	Chlorate, powd.	16@ 25	Cassia Buds	35@ 40
Guaiaac	@ 1 00	or Xtal	30@ 90	Cloves	50@ 55
Guaiaac, pow'd	@ 1 10	Cyanide	4 66@4 86	Chalk Prepared	14@ 16
Kino	@1 20	Iodide	66@ 86	Choloroform	51@ 60
Kino, powdered	@ 60	Permanganate	20@ 30	Chloral Hydrate	1 35@1 85
Myrrh	@ 65	Prussiate, yellow	65@ 75	Cocaine	12 10@12 80
Myrrh, powdered	@ 65	Prussiate, red	@1 00	Cocoa Butter	50@ 75
Opium, powd.	19 65@19 92	Sulphate	35@ 40	Corks, list, less	40-10%
Opium, gran.	19 65@19 92	Roots		Copperas	2 1/2 @ 10
Shellac	90@1 00	Alkanet	30@ 35	Copperas, Powd.	4@ 10
Shellac Bleached	1 00@1 10	Blood, powdered	35@ 40	Corrosive Sublim	1 65@1 86
Tragacanth, pow.	@1 75	Calamus	35@ 75	Cream Tartar	31@ 38
Tragacanth	1 75@ 2 25	Elecampane, pwd	25@ 30	Cuttle bone	40@ 50
Turpentine	@ 30	Gentian, powd.	20@ 30	Dextrine	6@ 15
Insecticides		Ginger, African,	30@ 35	Dover's Powder	3 50@4 00
Arsenic	15@ 25	powdered	30@ 35	Emery, All Nos.	10@ 15
Blue Vitriol, bbl.	@ 77	Ginger, Jamaica.	60@ 65	Emery, Powdered	8@ 10
Blue Vitriol, less	08@ 15	powdered	45@ 50	Epsom Salts, bbls.	@ 10
Bordea. Mix Dry	12 1/2 @ 25	Ginger, Jamaica,	60@ 65	Epsom Salts, less 3 1/2	@ 10
Hellebore, White	20@ 30	powdered	45@ 50	Ergot, powdered	@1 25
powdered	20@ 30	Goldenseal, pow.	@ 3 00	Flake, White	15@ 20
Insect Powder	40@ 55	Ipecac, powd.	@ 5 00	Formaldehyde, lb.	12@ 30
Lead Arsenate Po.	17@ 30	Licorice	35@ 40	Gelatin	85@1 00
Lime and Sulphur	22@ 30	Licorice, powd.	20@ 30	Glassware, less 55%	
Dry	9@ 22	Orris, powdered	30@ 40	Glassware, full case 60%.	
Paris Green	22@ 30	Poke, powdered	35@ 40	Glauber Salts, bbl.	@02 1/2
Leaves		Rhubarb, powd.	1 00@1 10	Glauber Salts, less 04	@ 10
Buchu	1 00@1 25	Rosinwood, powd.	@ 40	Glue, Brown	21@ 30
Buchu, powdered	@1 30	Sarsaparilla, Hond.	@ 1 00	Glue, Brown Grd	15@ 20
Sage, Bulk	25@ 30	ground	@ 80	Glue, white	27 1/2 @ 35
Sage, 1/4 loose	@ 40	Sarsaparilla Mexican,	@ 80	Glue, white grd.	25@ 35
Sage, powdered	@ 35	ground	@ 80	Glycerine	29@ 30
Senna, Alex.	50@ 75	Squills	35@ 40	Hops	65@ 75
Senna, Tinn.	30@ 35	Squills, powdered	60@ 70	Iodine	6 45@6 90
Senna, Tinn. pow.	25@ 35	Turmeric, powd.	20@ 25	Iodoform	7 35@7 65
Uva Ursi	20@ 25	Valerian, powd.	@ 75	Lead Acetate	20@ 30
Oils		Seeds		Mace	@1 45
Almonds, Bitter,		Anise	@ 35	Mace, powdered	@1 50
true	7 50@7 75	Anise, powdered	35@ 40	Menthol	10 00@10 50
Almonds, Bitter,		Bird, 1s	13@ 17	Morphine	11 18@11 93
artificial	3 00@3 25	Canary	13@ 20	Nux Vomica	@ 30
Almonds, Sweet,		Caraway, Po.	25@ 30	Nux Vomica, pow.	17@ 25
true	1 50@1 80	Cardamon	@4 00	Pepper black pow.	55@ 60
Almonds, Sweet,		Coriander pow.	30@ 25	Pepper, White	60@ 65
imitation	1 00@1 25	Dill	18@ 25	Pitch, Burgudry	12 1/2 @ 15
Amber, crude	1 50@1 75	Fennell	25@ 40	Quinine	72@1 33
Amber, rectified	1 75@2 00	Flax	08@ 15	Rochelle Salts	30@ 35
Anise	1 50@1 75	Flax, ground	08@ 15	Saccharine	@ 80
Bergamont	9 00@9 25	Foenugreek pow.	15@ 25	Salt Peter	11@ 22
Cajeput	1 50@1 75	Hemp	8@ 15	Seidlitz Mixture	30@ 40
Cassia	4 75@5 00	Lobelia, powd.	@1 25	Soap, green	15@ 30
Castor	1 70@1 95	Mustard, yellow	17@ 25	Soap mott cast.	22 1/2 @ 25
Cedar Leaf	1 50@1 75	Mustard, black	20@ 25	Soap, white castile	@12 50
Citronella	1 25@1 50	Poppy	22@ 25	less, per bar	@1 45
Cloves	3 00@3 25	Quince	1 50@1 75	Soda Ash	3@ 10
Cocanut	25@ 35	Rape	15@ 20	Soda Bicarbonate	3 1/2 @ 10
Cod Liver	1 75@2 25	Sabadilla	35@ 45	Soda, Sal	02 1/2 @ 03
Croton	2 00@3 35	Sunflower	11 1/2 @ 15	Spirits Camphor	@1 35
Tinctures		Worm, American	30@ 40	Sulphur, roll	3 1/2 @ 10
Aconite	@1 80	Worm, Levant	4 50@4 75	Sulphur, Subl.	@4 10
Aloes	@1 45	Tinctures		Tamarinds	20@ 25
Arnica	@1 10	Aconite	@1 80	Tartar Emetic	70@ 75
Asafoetida	@2 40	Aloes	@1 45	Turpentine, Ven.	50@ 75
		Arnica	@1 10	Vanilla Ex. pure	1 75@2 25
		Asafoetida	@2 40	Vanilla Ex. pure 2	50@3 00
				Zinc Sulphate	06@ 15

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

DECLINED

Candy
Lamb
Quaker Milk
Runkles Cocoa

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

K. C. Brand

10c size, 4 doz. ----- 3 70
15c size, 4 doz. ----- 5 50
20c size, 4 doz. ----- 7 20
25c size, 4 doz. ----- 9 20
50c size, 2 doz. ----- 8 80
80c size, 1 doz. ----- 8 85
10 lb. size, 1/2 doz. ----- 6 75
Freight prepaid to jobbing point on case goods.

Terms: 30 days net or 2% cash discount if remittance reaches us within 10 days from date of invoice. Drop shipments from factory.

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 4 95
Sliced bacon, medium ----- 3 00
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Sliced beef, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. ----- 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 Brist Biscuit 1 90
Ralston Branzen ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90
Vita Wheat, 12s ----- 1 80

Post's Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 6 40

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

BROOMS

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

BRUSHES

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

Shoe

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

BUTTER COLOR

Dandelion, ----- 2 85

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. ----- 12.8
Paraffine, 6s ----- 14 1/2
Paraffine, 12s ----- 14 1/2
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT

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

CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 50
Clams, Steamed, No. 1 2 90
Clams, Mince, No. 2 3 25
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 85
Cod Fish Cake, 10 oz. 1 35
Cove Oysters, 5 oz. ----- 1 90
Lobster, No. 1/4, Star 2 90
Shrimp, 1, wet ----- 1 85
Sard's, 1/4 Oil, Ky ----- 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 4 40
Salmon, Pink Alaska 1 90
Sardines, Im. 1/4, ea. 10 23
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 85
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, 1/2s ----- 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, 1/4 Libby 92 1/2
Potted Meat, 1/4 Qua. ----- 1 85
Potted Ham, Gen. 1/4 1 45
Vienna Saus., No. 1/2 1 45
Vienna Saus., Qua. ----- 95
Veal Loaf, Medium ----- 2 65

Baked Beans

Campbells ----- 1 15
Quaker, 13 oz. ----- 90
Fremont, No. 2 ----- 1 20
Snider, No. 1 ----- 95
Snider, No. 2 ----- 1 25
Van Camp, small ----- 85
Van Camp, Med. ----- 1 15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 4 10
No. 1, Green tips 4 10
No. 2 1/2, Lge. Green 4 50
W. Beans, cut 2 1 45
W. Beans, 10 ----- 8 00
Green Beans, 2 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 ----- 1 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 ----- 1 85
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
Pimentos, 1/4, each ----- 12 1/4
Pimentos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 3 00
Sauerkraut, No. 3 1 40
Succotash, No. 2 1 65
Succotash, No. 2, glass 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60
Spinach, No. 3 ----- 2 10
Spinach, No. 10 ----- 6 00
Tomatoes, No. 2 1 20
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 2, glass 2 60
Tomatoes, No. 10 ----- 6 00

CATSUP.

B-nut, Small ----- 1 90
Lily of Valley, 14 oz. ----- 2 60
Lily of Valley, 1/2 pint 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 75
Sniders, 16 oz. ----- 2 55
Quaker, 8 1/2 oz. ----- 1 30
Quaker, 10 1/2 oz. ----- 1 40
Quaker, 14 oz. ----- 1 90
Quaker, Gallon Glass 13 00

CHILI SAUCE

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

OYSTER COCKTAIL.

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

CHEESE

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 ----- 40
Brick ----- 38

CHEWING GUM.

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

CHOCOLATE.

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

COCOA.

Bunte, 1/2s ----- 42
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 8 50
Droste's Dutch, 1/2 lb. ----- 4 50
Droste's Dutch, 1/4 lb. ----- 2 35
Hersheys, 1/2s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/2s ----- 40
Lowney, 1/2s ----- 40
Lowney, 5 lb. cans ----- 31
Runkles, 1/2s ----- 31
Runkles, 1/2s ----- 36
Van Houten, 1/2s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT

Dunham's ----- 19
15 lb. case, 1/2s and 1/4s ----- 49
15 lb. case, 1/2s ----- 48
15 lb. case, 1/2s ----- 47

CLOTHES LINE.

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



COFFE ROASTED BULK

Rio ----- 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.

CONDENSED MILK

Maxwell House Brand. 1 lb. tins ----- 61
3 lb. tins ----- 1 50
Tetter Coffee Co. Brand Bokay ----- 42

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 80
Quaker, Baby, 8 doz. 4 70
Quaker, Gallon, 1/2 dz. 4 65
Blue Grass, Tall 48 ----- 4 65

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 ----- 4 90
Pet, Baby, 8 oz. ----- 5 00
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 ----- 17
Leader ----- 16
X. L. O. ----- 12
French Creams ----- 16
Cameo ----- 19
Grocers ----- 11

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 10
No. 12, Choc., Light ----- 1 65
Chocolate Nut Rolls ----- 1 80

Gum Drops Pails

Anise ----- 16
Citron Gums ----- 16
Challenge Gums ----- 14
Favorite ----- 20
Superior, Boxes ----- 22

Lozenges Pails

A. A. Pep. Lozenges 20
A. A. Pink Lozenges 16
A. A. Choc. Lozenges 16
Motto Hearts ----- 19
Malted Milk Lozenges 21

Hard Goods. Pails

Lemon Drops ----- 19
O. F. Horehound dps. 19
Anise Squares ----- 19
Peanut Squares ----- 18
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 ----- 17
Atlantic Cream Mints ----- 31
Silver King M. Mallovs 1 60
Walnut Sundae, 24, 6c ----- 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, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 23

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 ----- 28
Citron
10 lb. box ----- 48

Currents

Packages, 14 oz. ----- 16
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'dies 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 ----- 011
50@60, 25 lb. boxes ----- 013
40@50, 25 lb. boxes ----- 017
30@40, 25 lb. boxes ----- 026
20@30, 25 lb. boxes ----- 026

FARINACEOUS GOODS

Beans
Med. Hand Picked ----- 06
Cal. Limas ----- 15
Brown, Swedish ----- 07 1/2
Red Kidney ----- 13

Farina

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

Hominy

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

Macaroni

Mueller's Brands
9 oz. package, per doz. 1 30
9 oz. package, per case 2 60
Elbow, 12 lb., bulk ----- 2 40
Egg Nood., 12 lbs., bu. 2 22
Trisom Noodles, 12 lbs., bulk ----- 1 62
Quaker, 2 doz. ----- 2 00

Pearl Barley

Chester ----- 4 75
0000 ----- 7 00
Barley Grits ----- 5 00
Peas
Scotch, lb. ----- 05 1/4
Split, lb. yellow ----- 08
Split green ----- 09

Sage

East India ----- 10

Taploca

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

FLAVORING EXTRACTS



Doz. Vanilla ----- 1 50
PURE ----- 1 80
Lemon ----- 3 20
1 ounce ----- 3 00
1/2 ounce ----- 3 00
1/4 ounce ----- 5 50



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 55
 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. Ass't., 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

MATCHES

Swan, 144 --- 5 00
 Diamond, 144 box --- 6 60
 Searchlight, 144 box --- 6 60
 Ohio Red Label, 144 box --- 6 60
 Ohio Blue Tip, 144 box --- 6 60
 Ohio Blue Tip, 720-lb --- 4 75

SAFETY MATCHES

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

MOLASSES



Gold Brer Rabbit

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

NUTS.

Whole
 Almonds, Terregona --- 30
 Brazil, New --- 25
 Fancy mixed --- 22
 Filberts, Sicily --- 28
 Filberts, Sicily --- 10
 Peanuts, Virginia Raw --- 11 1/2
 Peanuts, Vir. roasted --- 11
 Peanuts, Jumbo, raw --- 12
 Peanuts, Jumbo, rstd --- 11
 Pecans, 3 star --- 24
 Pecans, Jumbo --- 40
 Pecans, Mammoth --- 50
 Walnuts, California --- 25
Salted Peanuts.
 Fancy, No. 1 --- 14
 Jumbo --- 17
Shelled.
 Almonds --- 70

Peanuts, Spanish, 125 lb. baggs --- 11 1/2
 Filberts --- 1 10
 Pecans --- 55
 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, dz. --- 2 50
 9 oz. Jar, stuffed, doz. --- 3 50
 12 oz. Jar, Stuffed, doz. --- 4 50
 20 oz. Jar, stuffed dz. --- 7 00

PARIS GREEN

1/8 --- 31
 1s --- 29
 2s and 5s --- 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



Iron Barrels.

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



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

PICKLES

Barrel, 1600 count --- 17 00
 Half bbls., 800 count --- 9 00
 50 gallon kegs --- 5 00

Sweet Small

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

Dill Pickles.

800 Size, 15 gal. --- 10 00

PIPES.

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

PLAYING CARDS

Derby, per doz. --- 2 75
 Bicycle --- 4 75

POTASH

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

FRESH MEATS

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
Lamb.
 Spring Lamb --- 25
 Good --- 23
 Medium --- 20
 Poor --- 15
Mutton.
 Good --- 14

Medium --- 12 1/2
 Poor --- 10

Pork.

Light hogs --- 16
 Medium hogs --- 16 1/2
 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 Beiles --- 28 00 @30 00

Lard

Pure in tierces --- 16 1/2
 60 lb. tubs --- advance 1/4
 50 lb. tubs --- advance 1/4
 20 lb. pails --- advance 1/4
 10 lb. pails --- advance 1/4
 5 lb. pails --- advance 1/4
 3 lb. pails --- advance 1/4
 Compound tierces --- 14
 Compound, tubs --- 14 1/2

Sausages

Bologna --- 12 1/2
 Liver --- 12
 Frankfurt --- 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 --- @32
 California Hams --- @20
 Picnic Boiled --- 30 @32
 Hams --- 40 @42
 Minced Hams --- 14 @17
 Bacon --- 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., 35 lbs. --- 3 10
 1/2 bbls. --- 8 25
 1 bbl. --- 18 00

Kits, 15 lbs.

1/4 bbls., 40 lbs. --- 1 60
 1/2 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
 Mothers, 12s, M'nium --- 3 35
 Silver Flake, 18 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.
 Brand
 18 roll packages --- 2 30
 36 roll packages --- 4 50
 36 carton packages --- 5 20
 18 carton packages --- 2 65

SALERATUS

Arm and Hammer --- 3 75

SAL SODA

Granulated, bbls. --- 1 80
 Granulated, 60 lbs. cs. --- 1 35
 Granulated, 36 2 1/2 lb. packages --- 2 30

COD FISH

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

Herring

Holland Herring
 Mixed, Kegs --- 1 10
 Mixed, half bbls. --- 9 25
 Queen, bbls. --- 18 50
 Milk, Kegs --- 1 20
 Milk, half bbls. --- 10 25
 Milk, bbls. --- 20 00
 K K K K, Norway --- 1 40
 8 lb. pails --- 1 60
 Cut Lunch --- 17
 Boned, 10 lb. boxes --- 6 50
 Lake Herring
 1/2 bbl., 100 lbs. --- 6 50

Mackerel

Tubs, 100 lb. fancy fat --- 24 50
 Tubs, 60 count --- 7 00

White Fish

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

SHOE BLACKENING

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

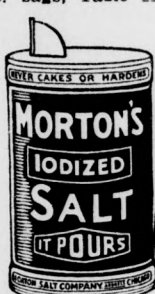
STOVE POLISH

Blackline, per doz. --- 1 35
 Black Silk Liquid, dz. --- 1 40
 Black Silk Paste, doz. --- 1 25

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

SALT.

Colonial, 24, 2 lb. --- 98
 Colonial, Iodized, 24-2 --- 2 40
 Med. No. 1 Bbls. --- 2 85
 Med. No. 1, 100 lb. bg. --- 80
 Farmer Spec., 70 lb. --- 80
 Packers Meat, 56 lb. --- 57
 Crushed Rock for ice cream, 100 lb. each --- 75
 Butter Salt, 280 lb. bbl. --- 4 24
 Block, 50 lb. --- 40
 Baker Salt, 280 lb. bbl. --- 4 10
 100, 3 lb. Table --- 5 75
 70, 4 lb. Table --- 5 25
 28, 10 lb. Table --- 6 00
 28 lb. bags, Table --- 42



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

Worcester



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

SOAP

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

CLEANSERS



50 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd., 3 dz. bx --- 3 75
 Bon Ami Cake, 3 dz. --- 3 25
 Climaline, 4 doz. --- 4 20
 Grandma, 100, 5c --- 4 00
 Grandma, 24 Large --- 4 00
 Gold Dust, 100s --- 4 00
 Gold Dust, 12 Large --- 3 20
 Golden Rod, 24 --- 4 25
 Jinx, 3 doz. --- 4 50
 La France Laun., 4 dz. --- 3 60
 Luster Box, 54 --- 3 75
 Miracle C., 12 oz., 1 dz. --- 2 25
 Old Dutch Clean, 4 dz. --- 2 40
 Queen Ann, 60 oz. --- 2 40
 Rinso, 100 oz. --- 5 75
 Rub No More, 100, 10 oz. --- 3 85
 Rub No More, 18 Lg. --- 4 00
 Spotless Cleanser, 48, 20 oz. --- 3 85
 20 oz. --- 3 25
 Sanl Flush, 1 doz. --- 2 25
 Sapollo, 3 Joz. --- 2 15
 Soapine, 100, 12 oz. --- 6 40
 Snowboy, 100, 10 oz. --- 4 80
 Snowboy, 24 Large --- 4 80
 Speedee, 3 doz. --- 7 20
 Sunbrite, 72 doz. --- 4 00
 Wyandotte, 48 --- 4 75

SPICES.

Whole Spices.
 Allspice, Jamaica --- @16
 Cloves, Zanzibar --- @40
 Cassia, Canton --- @25
 Cassia, 5c pkg., doz. --- @40
 Ginger, African --- @15
 Ginger, Cochon --- @30
 Mace, Penang --- 1 10
 Mixed, No. 1 --- @22
 Mixed, 5c pkgs., doz. --- @45
 Nutmegs, 70 @90 --- @78
 Nutmegs, 105-110 --- @70
 Pepper, Black --- @45

Pure Ground in Bulk

Allspice, Jamaica --- @18
 Cloves, Zanzibar --- @46
 Cassia, Canton --- @26
 Ginger, Corkin --- @38
 Mustard --- @32
 Mace, Penang --- 1 30
 Pepper, Black --- @50
 Nutmegs --- @75
 Pepper, White --- @60
 Pepper, Cayenne --- @32
 Paprika, Spanish --- @42

Seasoning

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

STARCH

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

Gloss

Argo, 48, 1 lb. pkgs. --- 4 05
 Argo, 12, 3 lb. pkgs. --- 2 96
 Argo, 8, 5 lb. pkgs. --- 3 35
 Silver Gloss, 48, 1s --- 11 1/4
 Elastic, 64 pkgs. --- 5 35
 Tiger, 48-1 --- 3 50
 Tiger, 50 lbs. --- 06

CORN SYRUP.

Corn
 Blue Karo, No. 1 1/4 --- 2 27
 Blue Karo, No. 5, 1 dz. --- 3 11
 Blue Karo, No. 10 --- 2 91
 Red Karo, No. 1 1/4 --- 2 57
 Red Karo, No. 5, 1 dz. --- 3 49
 Red Karo, No. 10 --- 3 29

Imt. Maple Flavor.

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

Maple.

Green Label Karo, --- 5 19
 Maple and Cane
 Mayflower, per gal. --- 1 55

PRIDE OF KANUCK SYRUP



1 Case, 24 Pints --- 6 25
 1 Case, 12 Quarts --- 5 50
 1 Case 6-1/2 Gallons --- 5 00
 1 Case, 3-1 Gallons --- 4 50
 1 5-Gallon Jacket Can --- 7 00

Maple.

Michigan, per gal. --- 2 50
 Welch's, per gal. --- 2 50

TABLE SAUCES

Lea & Perrin, large --- 6 00
 Lea & Perrin, small --- 3 35
 Pepper --- 1 60
 Royal Mint --- 2 40
 Tabasco, 2 oz. --- 4 25
 Sho You, 9 oz., doz. --- 2 70
 A-1, large --- 5 20
 A-1, small --- 3 15
 Capers, 2 oz. --- 2 30

TEA.

Japan.
 Medium --- 27 @33
 Choice --- 37 @46
 Fancy --- 54 @59
 No. 1 Nibbs --- 54
 1 lb. pkg. Sifting --- 13
Gunpowder
 Choice --- 35
 Fancy --- 40

Ceylon

Pekoe, medium --- 55
English Breakfast
 Congou, Medium --- 28
 Congou, Choice --- 35 @36
 Congou, Fancy --- 42 @43

Oolong

THE DRY GOODS BUSINESS.

(Continued from page 19)

to date. Mark Twain might have been referring to us when he said, "Everyone talks about the weather, but no one does anything about it."

A survey of the dry goods industry discloses certain weaknesses in each one of the three factors in the distribution of dry goods merchandise; in the producer, in the wholesaler, and in the retailer—faults which need correction or improvement.

Begin at the beginning—consider the producer. Broadly speaking, the following criticisms seem to be fair:

a. We have not given adequate study to the problems, needs and desires of the consumer, the retailer and the wholesaler.

b. We have been slow in our styling of existing lines and in developing new lines in keeping with the trend of the consumer's needs and preferences.

c. The market has not been measured in terms of reasonable estimates of possible volume—to avoid over-production and insure economic distribution. Sales have not been directed or stabilized as definitely as in other industries.

The retailer:

a. In the scramble to feature low prices, the retailer has forgotten that the public wants service and honest merchandise and will pay for it.

b. He has neither analyzed turnover in detail nor definitely organized himself to attain it on a sound basis.

c. Usually he has devoted at least two-thirds of his time and thought to lower buying and not more than one-third to better selling. It should be the other way round.

The wholesaler:

a. He has not studied the consumer trend or the retailer's problems; he has not organized to help the retailer meet competitive conditions.

b. He has not distinguished between large and small stores and has not provided the particular kind of service required by each; he has not realized that both types of service could be maintained on a basis economically sound for both the retailer and the wholesaler.

c. He has not studied his territorial market or even analyzed properly his own sales; thus he has not organized to give the service indicated by an intelligent check-up on his position in his field.

Let me quote from a letter which is fairly typical of letters received during the past year, which bears on the efforts my house has been making to organize and to perfect its service, and maintain a constant understanding of the needs and interests of the consumer, the retailer and the wholesaler.

"Until the retailer realizes that he must support the wholesaler, our business probably will remain poor."

It undoubtedly will so long as that attitude exists.

Should we expect the retailer to sell himself on the economy and the practical value of our service or goods? Should we not assume the responsibility of demonstrating the worth of our goods or our service? If we fail even to attempt to demonstrate our worth should we blame the customer for not believing in it?

The first fact we must face is this: The retailer is forced to make more efficient use of his capital if he is to offset increased overhead, meet competition and show a good profit. This means he must organize for turnover. Instead of lamenting hand-to-mouth buying, let us recognize it as a sound tendency, if properly directed. Hand-to-mouth buying is a splendid antidote for speculation and speculation with its resulting price instability each of us has good reason to avoid.

The retailer to-day must buy what his customers want or what he can educate them to want. It is manifest that the retailer cannot send a telegram to-day and receive a shipment to-morrow of just what he wants unless the three factors in the distribution of dry goods, viz. the producer, wholesaler and retailer, have studied consumer trends and are prepared to meet them. Only in this way can we catch demand at the flood instead of at the ebb.

We must look further ahead in order to appraise the various factors which indicate trends. None of us has tried to get down to bed-rock facts. The retailer waits for demand to present itself. The wholesaler waits for the retailer. The mill waits for the wholesaler. The retailer and many times the wholesaler have said: "When I get the demand I will put it in." We must anticipate demand. We should, insofar as we can, help to formulate consumer desires. In this effort we may safely figure upon the consumer constantly wanting better qualities and more up-to-date types of products.

Let us consider the chief ways in which the wholesaler can be of practical service to the retailer:

1. By giving efficient service from open stock he enables the retailer to operate with a reduced inventory, thus increasing turnover.

2. Through the extra capital thus made available the retailer can stock additional items with profit to himself, greater service and satisfaction to the consumer.

3. A "want slip" is about as obnoxious to a good retailer as a mark-down. Efficient service from the wholesaler is the best possible protection against "want slips," mark-down and excessive interest charges on heavy inventories.

4. The progressive wholesaler, working closely with retailer and producer in analyzing consumer tendencies, can keep the retailer supplied with merchandise or merchandise service ideas developed to meet these tendencies.

I believe the wholesaler is not yet fully alert to the opportunities of his own service under existing conditions. Let me give you an instance of what I have in mind. Because our house believes in the economic facts with which to prove to retailers—even the largest retailers—the greater economy of supplying their needs through the wholesaler. We have been gathering examples, concrete facts, which prove the advantages of the wholesalers' service. In order to get this information we canvassed practically every wholesaler in the country. The response was amazingly meager, not because the fact: do not exist but because

many of these houses have not kept in close enough touch with the actual facts of their business to be able to cite examples; they have not felt it important to have such information to present to their customers.

One of the most progressive wholesalers in the country gave us this case:

From July 1 to December 31 one retailer bought of us 573 dozen of one number of ladies' knit vests and 225 dozen of one number ladies' union suits.

Cost	\$3,747.30
Selling price	5,794.20
Gross profit	2,046.90

His maximum stock at any one time of both numbers was \$352.45. His turnover on this maximum stock for the six months was over 16 times. He bought the vest 38 times, the union suit 34 times. His largest purchase of vests was 55 dozen, of union suits 22 dozen. His average purchase of vests was 15 dozen, of union suits 7 dozen. He paid us a reasonable profit and made money for himself.

This case, and the truth which it holds, affords to that particular wholesaler one of the strongest selling points he or his salesmen could use. Yet I venture to say that in spite of the progressive nature of that house, this case and others like it are not being used to demonstrate the sound value to even the larger retailers of the service of that house.

You cannot take it for granted that the wholesaler's function exists by some divine right. You must give the service which the wholesaler exists to render, and then you must prove conclusively how this service is of practical value to the retailer. The value of wholesale service has not been "sold" in the broadest sense of the word.

Many retailers have taken it for granted that only in buying direct can they operate successfully. They have not studied the possibility of operating more efficiently by buying of you.

I have been told by a number of wholesalers that they can do little or no business with the larger stores in

their territories. At the same time I have been told by the heads of some of these large stores, that they believe might be a practical solution of this problem but that never once has an executive from a wholesale house called upon them, invited the retailer to call, or shown any definite interest in discovering a basis for the large retailer and the wholesaler to work together to their mutual advantage.

The facts are on your side—but are you using them?

There has been a great deal of talk about the necessity of studying markets, studying stocks, studying this, that and the other thing. Little has been done about it, except talk. Yet the task is merely one of common sense. It is neither involved nor costly. Here are a few things which are essential if a business is to be successfully developed:

1. Forecasting consumer demand and organizing to meet it.
2. Analyzing sales opportunities.
 - a. By credit.
 - b. By character of management.
 - c. By location.
 - d. By total consumption in the territory covered.
3. Directing sales effort in proportion to potential opportunity.
4. Analyzing actual sales.
 - a. By cost.
 - b. To determine where adequate results are being secured.
 - c. To ascertain causes of decreased sales.
 - d. To define causes of increased sales, in order to apply this information to weak accounts or territories.

We hear it said almost daily that the chain store and the department store are driving small retailers out of business. Not at all. There are many examples of small stores which are selling just as smart goods as the



STEADY SALES

Prints—

Prints of all description are in Big Demand.
We have such well known lines as:

Windsor Prints Dolly Dimple Cloth
Piza Cloth Moorish Print Tubcilla

Place your orders now—and get the benefit of a good profit on these fast selling items.

Paul Steketee & Sons
Wholesale Dry Goods Grand Rapids, Mich.

GRAND RAPIDS PAPER BOX Co.

Manufacturers of

SET UP and FOLDING PAPER BOXES

GRAND RAPIDS MICHIGAN

large city stores and making real profits. They are not affected by this gossip about all the business going to chains and department stores. The chains and department stores have admitted advantages, but these advantages do not include a corner on brains and common-sense.

Consider the opportunity existing for thousands of small and medium sized stores. Consider the location of the population of this country—74 per cent. of the total population in towns and cities under 100,000 population; 69 per cent. in towns and cities under 50,000 population; 52.9 per cent. of the total population is located in towns under 5,000 population; 49.6 per cent is located in towns under 2500 population. We, like any good business man, should give the best thought of which we are capable to a development of this market. In order to sell our goods to them we should strive to show them how they can sell them successfully.

It is only a weak man who resigns himself to a dwindling business because his customers are meeting with new problems.

It may interest you to know that within twenty-five miles of New York City, in a relatively small city there is a store which sells about as smart merchandise as almost any store in New York. That store amounted to nothing a comparatively few years ago. A man who had been a salesman for a New York house took charge there. He saw to it that the merchandise was what the people in the trading area of that town could use and want. Not in all cases were his prices as low as some of the New York stores. He gave a service and he developed a personality for that store and its service which interested and strongly appealed to thousands of families throughout the country. That store is a monument to the possibility offered to a retailer who will put the best of himself fearlessly into such a business.

A large department store with its concentrated volume offers just as tangible a market for the wholesaler as the small store. The progressive wholesaler can serve a large store with its turnover, mark-down and want slip problems to the advantage of the store and the wholesaler. A careful investigation would prove to you and to your large stores ways in which you could operate together to your mutual advantage. That advantage must be proven by fact and not by complaint.

Let me repeat again, the public wants good merchandise and better service. The public pays liberally for what it wants. This is the opportunity of the wholesaler and the producers. If we make the most of the knowledge, experience and ingenuity available for our use we can place the dry goods business on a firmer foundation than it has ever known before. If we do not do that we shall have failed to justify our own existence.

Fortune does not favor the quitter, but neither does it favor the man who insists in hanging on long after he has been proved wrong and advised to change.

Scoffs at Lake-To-Salt Water Projects

Grand Rapids, March 3—There is an old saying to the effect that "a little nonsense now and then is relished by the best of men," and we certainly get it in conjunction with all this talk concerning a lake-to-ocean waterway, and the "pilfering" of water from Lake Michigan by the Chicago drainage canal district. Just now it is the Canadian authorities who are threatening to sue Uncle Sam for damages because a shortage of water somewhere up there, possibly in their libations, is directly chargeable to the use of too frequent "chasers" in Chicago.

Government engineers, if we have any (I have never heard of one since the days of Eads and Goethals) are said to claim that the use of water by Chicago for sanitary purposes is drying up Lake Michigan, but they fail to account for the fact that water levels on every lake, river and stream in every part of the country are constantly lowering. Lack of precipitation and excess of evaporation is the seat of the whole trouble. Government engineers may not admit this, but every navigator on the Great Lakes will not only tell you so, but prove it to your satisfaction, if you will give him an opportunity. I know several such, personally and they have explained to me that for ages there has been an ebb and flow in water levels in the lake districts, but never so marked as at present, for the reason that the forests have gradually disappeared, marshes have been drained and there is nothing left to retard the sudden flow of water during rainy periods.

If you ever traveled in the Upper Peninsula district and stopped at the Hotel Marquette, at Marquette, you will doubtless remember how the natives used to indulge in piscatorial sports right off the breakwater there. To-day the breakwater is several hundred feet inland. How about the recession of water at Houghton Lake, if you may, or various other water bodies in Michigan, which have no visible outlets whatever?

This is a condition that exists simultaneously along the shores of Lakes Huron, Erie and Ontario, and water courses entering thereinto. By what possible theory could you connect the low water on Ontario with the "theft" at Chicago?

The lakes-to-gulf project meets the same difficulties as the lakes-to-ocean.

For fifty years navigation of boats requiring any appreciable depth of water has been out of the question on the Mississippi river. Up to 1876 the historically known Diamond Jo line operated steamers from St. Louis to St. Paul, even up as far as St. Anthony Falls, now the site of Minneapolis, but some time after, in spite of the fact that the U. S. Government spent untold millions in dredging, constructing wing dams and jetties, their use was abandoned and flat bottom stern wheelers were substituted. Within the past decade a fleet of excursion boats, built especially for shoal water navigation, was also abandoned, for the reason that the water stage for some distance below St. Paul was insufficient to float them.

As far back as the early eighties Congress began the process of pouring money into a "rat hole" in an insane effort to transport grain and flour in bulk from St. Paul to Liverpool, but nary a bushel of grain or sack of flour ever was so transported.

Now, why should the Father of Waters, which had been such a marvelous water course for all ages, recede and begin to "act up"?

It was for the reason that the great forest areas of the Upper Mississippi had been denuded of their timber and thus the reservoirs which had kept up the accustomed stage of water were depleted and to-day, except for an occasional freshet, all thoughts of using the Upper Mississippi for transportation purposes are idle dreams. Even Congress gave it up as a bad job years ago.

I mention these facts for the reason that I hear the constant howl about water stealing at Chicago on the one hand, and lakes-to-ocean waterway on the other. One just as reasonable as the other; both amusing.

Suppose there were enough mental derelicts in Congress to adopt a lakes-to-ocean project, what would become of it after it was completed? What has become of the water transportation on the Great Lakes? Is there any semblance of competition in rates or otherwise between the railroads and water carriers? Do you think if there was, there would be much delay in the operations of a syndicate in doing away with such competition?

We have water transportation now. Not a great deal of it, to be sure, but when you compare carriage tariff with the all rail lines, the rates are the same. There is much talk about the economy of water transportation, but competition only begins where railroads leave off. If there were railroads crossing the seas, freight transportation would be higher thereon.

If we had this wonderful (?) addition to our transportation power, mayhap an occasional lesser ocean vessel might be in evidence, but they would more nearly resemble the "prairie schooner" of former days. It would require a flock of miracles to ever bring them to a successful basis. Uncle Sam has never gone so far as to interfere with water transportation, but the railroads have.

As we figure it two great outstanding problems confront us:

Lack of water to float our vessels, which might be overcome by harnessing up electricity from Niagara Falls to produce heat sufficient to melt the Arctic ice field and returning the water via Hudson's Bay to produce this electricity—a sort of perpetual motion proposition, as it were, and the waterway.

White blackbirds will be as great a pest as English sparrows when efforts of Congress result in transferring the Atlantic Coast to Chicago.

Why not leave the problem to Sidnew Smith, Bud Fisher or George McManus. Possibly they might be able to put a thrill into it.

Frank S. Verbeck.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173, Bell Main 173



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.

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

COAL FEED, GRAIN, POTATO, AND BUILDERS' supply business. Building and equipment. Good, going business. Retiring. Box 564, Gobles, Mich. 151

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

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 furnishings goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

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

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.

Wanted—Furniture and lease for small hotel in good town. Resort considered. Cash and real estate. Address No. 177, c/o Michigan Tradesman. 177

Wanted—Tenant for business house to be erected. Central location. Store room 19x70, with basement same size. Store lighted back and front and part of one side. Building arranged to suit tenant. Ready for occupancy about June 1st. Rental \$85 monthly. Our city growing steadily. New industries coming in. HARDT and CLARKE, South Haven, Mich. 178

Wishing To Retire—I will sell all or a good part of my established wholesale business in Southern Michigan to a man who will take an active interest. This is a fine opportunity for someone. In replying please state amount of capital you wish to invest, and the experience you have had. Address No. 179, c/o Michigan Tradesman. 179

For Sale—Stock of shoes and groceries located in town of 800, Calhoun county, Michigan. Only complete shoe stock in town. Very low overhead. Good rural trade. Have dry goods store adjoining. Health will not permit running both. Address No. 180, c/o Michigan Tradesman. 180

FOR SALE—NUMBER OF SETS Allith-Prouty and Richards sliding door hangers for single and double doors. Also single and double sliding door locks. Attractive prices. BENGNER BROS., Austin, Texas. 181

Wanted—At S. Rosenthal & Sons, of Petoskey, Michigan, an experienced sales-lady for our domestic department, one who has had experience in selling draperies and linens both, as well as other domestics. Steady position for right party. Send reference and state experience and wages wanted. 183

Store For Sale—Beautifully equipped ladies' and children's ready-to-wear. Rare opportunity. Established eleven years. Best location in town. Low rent, long lease. Plenty room for millinery and beauty parlor. Will sell stock and fixtures for less than cost, twenty-five hundred. This store will give you big returns. Good reason for selling. Wire, phone or write Fishels Style Shop, Three Rivers, Mich. 184

FOR SALE—GARAGE—Brick and block tile. Incorporated village on M-11 half hour from Petoskey. Two lots. Garage fifty by 100 feet. Just the finest location for business and health. \$2,000 down payment, balance yearly. Write HINKLEY INSURANCE AGENCY, Petoskey, Michigan. 161

If you want to sell your business, let us submit particulars. More money for your stock, and a sure sale. R. H. Speese, 1712 Jefferson Ave., S. E., Grand Rapids. 185

FOR SALE—Greenhouse Property—Modern greenhouse plant, 12,000 feet of glass, fully stocked, private water system. Doing a wonderful business. In Central Michigan. Selling more than can be grown and business can be doubled within two years. On paved trunk line road. Fine dwelling, basement barn, six acres of good land, plenty of fruit. This property will bear the closest inspection. All built within the last five years. Good reason for selling. Address No. 186, c/o Michigan Tradesman. 186

Wanted—By S. Rosenthal & Sons, of Petoskey, Michigan, an experienced ladies' ready-to-wear saleslady. Good position for right party. Send reference and state experience had and wages wanted. 182

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 Sale—Drug and general merchandise stores. Will sell separately or together. Best of opportunities. C. D. Garn, Woodland, Mich. 173

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—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—Small general stock and buildings. Post office connected. Box A, Hobart, Mich. 170

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.

MEN OF MARK.

Frank D. Bristley, Vice-President of Royal Baking Powder Co.

The career of Mr. Frank D. Bristley, Vice-President of the Royal Baking Powder Co., is such a good example of the success that rewards persistent effort and ambition that it is well worth reading and should prove an inspiration to young men beginning their life work, especially in the grocery business.

At the age of ten, Bristley started out to face the future alone, securing employment as a farm hand with a farmer on the State line of Ohio and Indiana. Though unaccustomed to hard work, he soon adapted himself to his surroundings. His abode was a log cabin and his bed was of corn husks in the attic. His duties were those of a regular farmhand—plowing, cultivating, rail splitting, etc. Extra duties were milking cows, feeding stock, building fires and doing the many chores around the farm house—which oftentimes included the cooking of meals. His salary was board and lodging.

His school days were confined to the three months dating from December 1 to the end of February, at the little crossroads schoolhouse where he often filled the position of teacher as well as that of pupil.

At the end of his seventh year he was the highest paid farm hand in the township. His contract called for \$20 a month for the nine months' period dating from March 1 to November 30. This gave him a chance during the remaining three months to attend the village school, where, fortunately, he was able to keep up with his class.

During this school period he secured board and lodging by acting as office boy, hostler and general utility man to the village doctor.

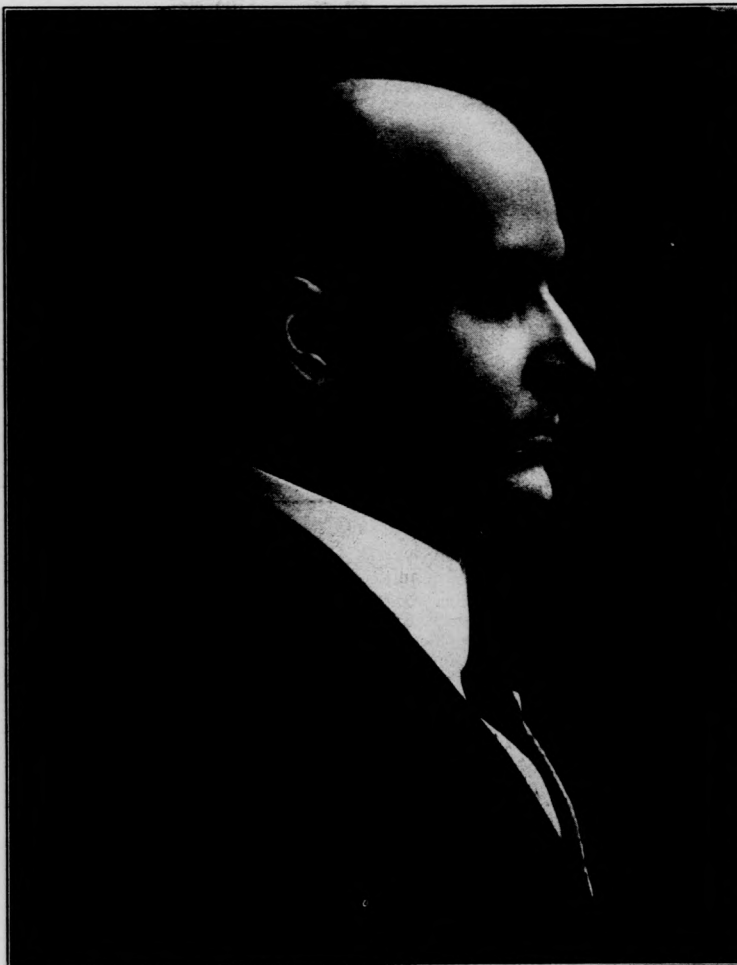
At the age of eighteen, after having finished his seventh corn-husking bee in the fields, he concluded to seek his fortune in the city. So, to save the bus fare, he packed his earthly belongings and walked fourteen miles to the city where his mother and the younger children were struggling for an existence.

He tramped the highways and byways of that city for two weeks seeking employment (the only two weeks he had been idle in seven years). After visiting nearly every factory, mill and store where people were employed (and it seemed that help at that time was not needed), he finally, as a last resort, appealed to the proprietor of the largest mercantile store in the city, where his father had traded during his prosperous days. He met with the same kind and gentle response, "We do not need any more help." In sheer desperation, and with tears in his eyes, he asked the privilege of working in the grocery department that he might "learn the trade" and thus qualify for a position later. As no salary was attached to this proposition, he was accepted. His duties consisted of filling oil cans, sprouting potatoes, sweeping out and the many other distinguished services of a grocery boy. At the end of the second week the proprietor gave him 50 cents—25 cents a week for the work he had performed.

The merchant later said he had thought over his request for steady employment and, seeing that he was ambitious, he wondered if he could sell merchandise bought in large quantities to other retail dealers. Bristley assured him that he could and they soon came to terms. The merchant agreed to give him a commission on his sales, prorated according to the profits. A day or so later the young salesman started out with his two carpet bags full of samples and a price book. His only knowledge of what he was to sell was contained in that book. His first day's sales amounted to the magnificent sum of 70 cents. About four weeks later, when figuring up his week's commission, it was found that he was drawing more salary than the superintendent of the

tention of forming a new company. But before this was accomplished a former townsman, George P. Tange-man, who was then Vice-President of the Cleveland Baking Powder Co., persuaded him to take a position with his company. He found this work interesting and when the Cleveland company was consolidated with the Royal Baking Powder Co. in 1899, he was transferred to Indiana with headquarters at Indianapolis.

The first barrel of Royal baking powder he sold was to a dealer whom he routed out of bed before 6 o'clock in the morning. Trains never ran too early nor too late to inconvenience him and he was fond of talking baking powder as long as he was able to find a retail or wholesale store open where he could sell his line. His ter-



Frank D. Bristley.

shop. So the proprietor concluded that he was making too much money for a beginner—notwithstanding that he was working on the merchant's own proposition. So the merchant said he would pay him \$3 per week with the promise of a dollar more later on.

Having a vivid recollection of his but too recent endeavor to find employment and not having mastered enough of the details, Bristley accepted the proposition. Eighteen months later he was superintendent of that entire establishment and three years later, as a result of that first day's sale of 70 cents, Fechtling Wholesale Grocery Co. of Hamilton, Ohio, was organized, and Bristley was the junior partner.

In 1895 Mr. Bristley severed his connection with the firm, with the in-

terity was soon enlarged and later he found himself making special trips to many parts of the country.

Thus, having filled every position from errand boy to general manager and proprietor in the retail and wholesale grocery business—having made a success as a traveling salesman and as a district sales manager—Mr. Bristley was qualified to assume the duties of sales manager of the Royal Baking Powder Co., when called to New York for that purpose.

Nashville—The Mattie A. Carncross stock of dry goods, shoes and novelties has been purchased by H. T. Reynolds, of Delton, who will consolidate it with his stock of general merchandise as soon as it can be shipped to Delton.

Gabby Gleanings From Grand Rapids.

Grand Rapids, March 2—W. R. Shelby has returned to Grand Rapids after a six months' tour of Europe and Africa. He expected to remain in Algiers several months, but was advised to cut his visit short on account of 2,000 cases of smallpox.

I. R. Osterveer, local manager for Wilson & Co., suffered the loss of his mother by death last Friday. She was 82 years of age and had borne fifteen children, eight of whom are still living. She and her husband, Cornelius Osterveer, had resided at 239 Lagrave street sixty-two years. The funeral was held at the family residence Monday.

Lloyd E. Smith, who has been connected with the Valley City Milling Co. for the past twenty-two years, has resigned as Secretary and Sales and Advertising Manager, to take the position of Vice-President and Sales Manager of the J. F. Eesley Milling Co., Plainwell. He will remove from Grand Rapids to Plainwell as soon as he can get conveniently located. Mr. Smith's successor at the Valley City will be Martin Vermaire, who has been connected with the house for seventeen years. He is a capable and energetic young man. He has occupied successively the positions of office boy, shipping clerk and road salesman.

William Judson has exchanged his Packard for a new Stearns-Knight sport sedan.

Detroit—The Asbestone Co., 2030 Penobscot building, has been incorporated to manufacture and deal in building material, with an authorized capital stock of \$24,000, of which amount \$12,240 has been subscribed and paid in in property.

\$450,000 Morris Friedman

First
(Closed) Mortgage
5% Gold Bonds

Dated January 1, 1926.
Due January 1, 1951.

TAX FREE TO
MICHIGAN HOLDERS

The Michigan Trust Company, Trustee, Grand Rapids, Michigan

These bonds will be the personal obligation of Mr. Morris Friedman and in addition will be secured by First (closed) Mortgage upon land and building owned in fee located on Monroe Avenue facing Campau Square, with a total valuation of more than twice the amount of this issue.

Insurance of an amount and character satisfactory to the Trustee is carried on the property covered by the Mortgage securing this issue of bonds.

Legal Investment for Michigan Savings Banks.

PRICE 99½ AND ACCRUED INTEREST
YIELDING OVER 5%

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.